

Retirement Savings Plan

Guidelines for Treasurers and Business Administrators

The Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP), a 403(b)(9) plan, can complement other employer retirement programs and Social Security by providing an opportunity for employees to save for retirement. Use these guidelines to oversee employee RSP participation and process enrollments, contributions, changes, and deletions promptly.

1: Adopt and offer the RSP

To submit RSP contributions, you must formally adopt the plan. If you completed an Employer Agreement through Benefits Connect, and have at least one installed pastor, you have already adopted the RSP. (The Agreement automatically preselects RSP participation for ministers in Pastor's Participation. To offer the RSP through menu options, select RSP participation for each applicable benefit group in your Employer Agreement.) If you have not completed an Employer Agreement through Benefits Connect that includes RSP adoption, call the Board at 800-773-7752 (800-PRESPLAN) to adopt the plan. If you do not have access to Benefits Connect, or if you do not offer benefits other than the RSP to your employees, the Board will provide you with an Employer Agreement.

2: Collect Salary Deferral Agreement

If you (the employer) are contributing to the plan on behalf of the employee, but the employee is not contributing, skip to **3: Collect and mail Fidelity Enrollment form**.

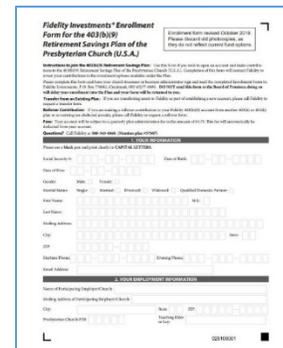
Otherwise, employees who wish to contribute to the plan through salary deferral (payroll deduction) should

A form titled "Retirement Savings Plan Salary Deferral Agreement" with a header logo. The form contains instructions for employers and participants, followed by a section for "Participant's Information" with fields for name, address, and phone. At the bottom, there are checkboxes for "I am eligible to participate in the Retirement Savings Plan," "I am participating in the plan," and "I have opted out of the plan."

complete the **RSP Salary Deferral Agreement (ORS-001)** and return it to you. Review each form for accuracy and completeness and sign. Give a copy to the employee and keep the original for your files; do not send to the Board or Fidelity.

3: Collect and mail Fidelity Enrollment form

To enroll an employee, ask him or her to complete the Fidelity Investments Enrollment Form, and return it to you. All new RSP participants must complete this form. Review for accuracy and completeness. Give a copy to the employee and send the original as soon as administratively possible to Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090 (or fax to 877-330-2476).

A screenshot of the "Fidelity Investments Enrollment Form for the 403(b)(9) Retirement Savings Plan of the Presbyterian Church (U.S.A.)". The form includes fields for employee name, address, and contact information, and a section for selecting investment options.

4: Initiate or adjust payroll process

Take appropriate payroll action to reduce/adjust employee pay as indicated on the completed **RSP Salary Deferral Agreement (ORS-001)** (for employees who are making salary deferrals).

5: Remit contributions to Fidelity

Fidelity Investments uses SCP to help employers securely remit RSP contributions electronically. The **RSP Simplified Contribution Platform (SCP) User Guide**, gives instructions for logging in to SCP, creating and submitting contributions, setting up bank information, and managing ongoing contributions. Print out the SCP guide and this flyer before you begin, and have the following available:

- Initial SCP set-up email from Appian (appian.fidelity.com) with your temporary password and username
- Plan number: 57887
- Division code: Your identifying PIN from the Board

Remit contributions **within 15 days** of payroll deferral.



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

2000 Market Street | Philadelphia, PA 19103-3298 | 800-773-7752 (800-PRESPLAN)

pensions.org

Retirement Savings Plan

Guidelines for Church Treasurers and Business Administrators

New to the RSP?

Call the Board of Pensions at 800-773-7752 (800-PRESPLAN) to ask for help offering the RSP to your employees. The Board will assign your organization a PIN identifier (if you do not have one), help you complete an Employer Agreement, and direct you to the forms your employees will need.

The Board will email you a link to the registration form for Fidelity's Simplified Contribution Platform (SCP). Within three business days after completing the form, you can expect a welcome email (from appian.fidelity.com), with a link to SCP and a temporary password. Once you log in, follow the steps in the **SCP User Guide** to set up electronic remittance, including log in, preferences, and bank account information. It will take about 10 days for your bank account information to clear before you and submit a contribution through SCP.

For more information about the RSP, visit pensions.org.

Questions?

If you have SCP-related questions, call Fidelity's Treasurer Assistance line at 800-917-4369 (mention plan #57887). Please keep these guidelines and the SCP guide on hand.

If you or your employees have questions about the Retirement Savings Plan, call Fidelity at 800-343-0860 (mention plan #57887) or the Board at 800-773-7752 (800-PRESPLAN).

