Welcome to your retirement plan

Financial freedom is easier to build than you might think!

RPB believes that achieving financial peace of mind should feel exciting, not stressful. Our mission is to help you build a secure financial future through:

- Tax-advantaged retirement savings
- High-quality investment options
- Long term disability and life insurance
- Lots of tools and support

In a nutshell, here's how it works:

1. You decide how much to save from your paycheck (before you see it, spend it or miss it!).
2. Your employer might be contributing, too.
3. It's all invested in your account where it has the potential to grow over time through investment earnings and **compounding**. *That means your investment returns can generate returns of their own—like a snowball getting bigger as it rolls.*
4. You'll want to increase contributions as your salary increases and you get closer to retirement.

Learn the simple formula that can work like magic

Those who end up financially secure aren't always the highest earners.
They're the ones who started early and stayed consistent..

Start early + **Contribute regularly** + **Increase contributions when you can**



Ava

Starts out contributing 3% of her salary

Increases contribution by 1% of salary annually for 10 years

Then maintains a monthly contribution of 13% until age 65



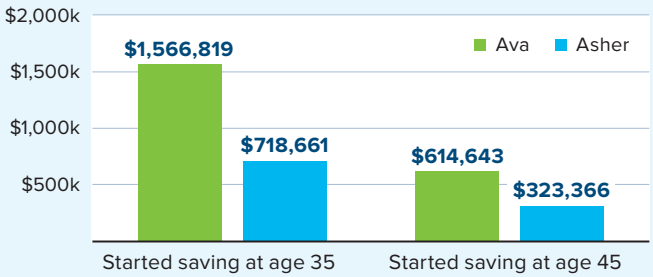
Asher

Starts out contributing 3% of his salary

Never increases contributions

Maintains a monthly contribution of 3% until age 65

Hypothetical Ending Balances by Starting Age and Savings Rate



This hypothetical example assumes the following: (1) Two hypothetical personas, in one scenario starting at 35 years old and in the other at 45 years old; (2) both hypothetical personas contribute 3% in the first year. Asher maintains the 3% contribution until 65, and Ava increases by 1% annually until reaching 13%. (3) Both started out earning $75,000 a year, with a starting account balance of $50,000. (4) Salary growth rate is assumed to be 4%, and contribution grows with salary annually. (5) a 7% annual investment return, compounded monthly. This hypothetical example is based on annual contributions made at the beginning of the year to a tax-deferred retirement plan. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. This example is for illustrative purposes only and does not represent the performance of any security. The assumed rate of return used in this example is not guaranteed.

Make the most of your retirement plan

- **Your contributions have tax advantages.** Choose pre-tax contributions to lower your taxable income today, choose Roth (post tax) contributions for tax-free withdrawals later—or a mix of both.[1]
- **Don't leave money on the table.** Some employers offer an employer contribution, which can add to your retirement savings. If your employer offers a match, contribute enough to take full advantage of that free money.
- **When you enroll, your money goes into a target date fund (TDF) based on your birth year—but you have choices.** You can stay invested in the TDF, which automatically becomes more conservative as you near and go through retirement. Or, you can build your own portfolio from a full menu of funds, including the RPB Reform Jewish Values Stock Fund.
- **Clergy can take an additional tax benefit.** Clergy won't pay federal income tax on the portion of their RPB account withdrawals used for housing expenses (parsonage).
- **Help is at your fingertips.** The plan includes personal support from RPB's service team and educational seminars, plus Fidelity coaches, retirement planners, and financial wellness tools.

Insurance: what's included, what's available

Insurance Coverage	How It Works
Long Term Disability (LTD)	Available to everyone; some employers will even pay for it
Contribution Insurance (continues your employer retirement contributions up to 15% of your compensation if disabled)	Included (at no additional cost) if you're enrolled in LTD and your total retirement contributions reach 10% of compensation
Basic Group Life and **Accidental Death & Dismemberment (AD&D)**	Included (at no additional cost) when your total retirement contributions reach 10% of compensation
Supplemental Life Insurance (SLI)	Available for purchase when you have Basic Group Life

"The goal of money isn't wealth. It's to buy you a life worth living—and the freedom to stop working someday on your own terms."

— Jonathan Clements, Former Personal Finance Columnist for *The Wall Street Journal* and Author of *How to Think About Money*

Next Steps: 3 things to do right now

1. Confirm your enrollment.
Check with your employer to make sure you are or will be enrolled in the RPB retirement plan and let them know if you'd like to enroll in LTD insurance.

2. Set your contribution rate.
Tell your employer how much you'll be contributing from your paycheck. (Any amount is a good start.)

3. Choose your contribution type.
Decide whether to make your contributions pre-tax, Roth post-tax, or both.[1]

We're here to help.

From your first contribution through your retirement years, RPB is here to support you every step of the way.

Find everything you need at rpb.org
Or contact us:

askus@rpb.org

212.681.1818

For more than 80 years, RPB has been helping employees of the Reform Jewish Movement achieve financial security. We work only and always in the best interests of our plan participants and their employers.

[1] Tax-free withdrawals apply to qualified distributions from Roth accounts. Clergy should consult a tax advisor before making Roth contributions.