



Plan Narrative

Invested in your future

Shalom. Thank you for your interest in participating in the Reform Pension Board's (RPB) programs. RPB was created in 1944 to provide retirement benefits for Reform Movement rabbis. Since then, we have expanded the group of professionals we serve and the programs we offer. Today, Movement professionals including rabbis, administrators and educators may participate in retirement, life insurance and long-term disability (LTD) plans sponsored by RPB.

As one of the Reform Movement's cornerstone institutions, RPB serves the needs of the Movement as defined by our Mission Statement:

Committed to the values and vitality of Reform Judaism, we serve URJ congregations, their professionals and staff, our professional associations and their members. We enable them to pursue their shared goal of financial security by providing retirement plans, life and disability insurance, and other programs that benefit participating organizations, individuals, and the Reform Movement.

The programs offered by RPB are specifically designed to enhance the unique partnership that exists within the Movement's congregations, professionals and institutions. RPB staff are available to help you. Please refer to the "How to Contact Us" section at the end of this Plan Narrative.

Overview of RPB Programs

The Reform Pension Board, originally named the Rabbinical Pension Board, was established to provide rabbis and their spouses with a plan that would support a dignified retirement. The Retirement Plan was also intended to relieve the rabbi's last congregation before his or her retirement from the full financial burden of funding the rabbi's pension. The Plan accomplished this goal by distributing the retirement plan's cost among all of the congregations served over the course of the rabbi's career. As a result, individual congregations are responsible for their proportionate share of contributions to support a rabbi's retirement plan, payable for the period of time that he or she is in their employ.

Another important feature of the Plan is its portability. Participants may contribute to RPB's Retirement Plan (as well as participate in the life insurance and long-term disability plans) as long as they work for an eligible Reform Movement congregation or employer. Changing employers or congregations within the Movement doesn't interrupt a participant's RPB benefits.

Eligibility for RPB Programs

Eligibility for participation in RPB's retirement plan requires the individual to be a member of a participating Reform Movement professional organization and employed by an eligible employer.

The first requirement may be met through membership in or employment by one of the following participating organizations:

- Central Conference of American Rabbis (CCAR)
- Union for Reform Judaism (URJ)
- National Association for Temple Administration (NATA)
- Association of Reform Temple Educators (ARJE)
- Early Childhood Educators of Reform Judaism (ECE-RJ) (Assistant Directors and Directors only)
- Program and Engagement Professionals of Reform Judaism (PEP-RJ)
- Advancing Temple Institutional Development (ATID)
- Reform Pension Board (RPB)

The second requirement is generally met by working for a congregation affiliated with the URJ. In addition, 501(c)(3) non-profit organizations such as federations, Jewish community centers, etc. may be considered eligible employers. Ask us for specific information.

Participants who change positions to a congregation that is not affiliated with the URJ, can continue to make contributions for a three-year grace period as long as they maintain an active membership with their appropriate professional organization. The three-year grace period begins upon commencement of employment by an unaffiliated congregation. After the grace period, participants can no longer make contributions to RPB, however, they may keep their retirement account(s) with RPB, and their funds will continue to be actively invested.

In addition, newly ordained rabbis from the HUC-JIR who begin employment with a congregation that is not affiliated with the URJ are automatically eligible to participate in RPB's Retirement Plan for three years. An extension of up to two additional years is possible by sending a written request to RPB's Board.

RPB's Retirement Plan

RPB Retirement Plan Contributions

The RPB Retirement Plan is a defined contribution plan organized within the framework of IRS 403(b) regulations. RPB's Retirement Plan is also a "church plan," as RPB provides benefits to employees of religious institutions. The retirement benefits are based on a participant's RPB account balance at retirement. The employer's responsibility is "defined" by the contribution, which is a percentage of pay or a flat dollar amount, deposited to the participant's retirement account. It is the employer's and participant's responsibility to make annual contributions, which will enable the participant's account balance to grow over time and provide retirement income.

MyRPB is the employer portal that allows authorized staff to easily manage their professionals' RPB information including their salary and retirement contributions. Retirement contributions are scheduled in MyRPB and paid electronically on a one-time, monthly, semi-monthly or quarterly basis.

Recommended Contribution Amounts

Regular, annual employer and participant contributions to RPB's Retirement Plan are the foundation of saving for a secure retirement. RPB recommends that the congregation make an annual contribution of at least 15% of the participant's salary and parsonage (if applicable). RPB also recommends that a participant make an annual contribution, called an elective salary deferral. The recommended elective salary deferral is at least 3% of pay and is deducted from a participant's salary by his or her employer on a pre-tax basis. While the contribution percentages mentioned previously are recommended by RPB, employers and participants can contribute greater amounts to RPB. Please refer to the IRS maximum contribution rules on the following page.

RPB commissioned Summit Strategies Group, its independent investment consultant, to conduct an objective evaluation of the recommended contribution rates. To read the summary contribution rate document, which includes Summit's detailed report and other supporting documents, click on the following link: [Evaluation of Recommended Contribution Percentages](#).

RPB Retirement Plan Contribution Limits

The IRS limits the amount of contributions that can be made to a 403(b) plan. The contribution limits are determined by the type of contribution that is being made:

1. **Employer Contributions.** These are made by an employer to RPB and are in addition to a participant's regular salary (and parsonage, if applicable).
2. **Participant Elective Salary Deferral.** A participant can contribute by making a contribution from his or her pay to RPB by entering into a salary reduction agreement with the employer. The elective salary deferral is a pre-tax deduction from salary.

Both employer contributions and participant elective salary deferrals must be paid by the employer to RPB.

Employer contributions and elective salary deferrals have different IRS maximum contribution limits as follows for 2018:

- **Employer Contributions** – The maximum employer contribution is \$55,000 or 100% of the participant's includable salary, if the includable salary reported to the IRS is less than \$55,000. (Includable salary is the participant's salary excluding parsonage.) If an employer's contribution exceeds the maximum contribution limit, the overage will go into a **RPB Rabbi Trust account** for the participant.
- **Elective Salary Deferrals** – The maximum allowable elective salary deferral amount by a participant is \$18,500 or 100% of the participant's includable salary, if the includable salary reported to the IRS is less than \$18,500.
- **Over 50 Catch-Up Provision** –When participants reach 50 years of age or older, they can increase their elective salary deferral amount. Participants who are 50 years of age or older during the 2018 Plan Year may increase their elective salary deferral by \$6,000 to a maximum of \$24,500. The participant's elective salary deferral cannot exceed their includable salary.
- **Combined Limits** – The combined contribution limit for 2018 is \$55,000. If the over 50 catch-up provision is utilized, the combined maximum contribution limit is increased to \$61,000 (\$55,000 plus a dollar-for-dollar increase for the over 50 catch-up amount). A contribution for a participant cannot exceed their includable salary.

There are no minimum retirement contribution requirements.

Rabbi Trust

The different maximum contribution limits described above pertain to RPB's 403(b) plan. In some instances, depending on a participant's salary or parsonage, employers could make contributions that exceed the IRS 403(b) limits during an RPB plan year. If this occurs, RPB will automatically move the amount that exceeds the maximum contribution limit for RPB's 403(b) plan into a Rabbi Trust account in the participant's name.

A Rabbi Trust is a non-qualified deferred compensation plan in which funds are invested in an irrevocable trust to be held for the benefit of employees for retirement purposes. The funds contributed are tax deferred in a similar manner to other tax deferred vehicles such as RPB's 403(b) plan. The name "Rabbi Trust" was established because the first IRS letter ruling with respect to this type of trust involved a rabbi; however, the Rabbi Trust is widely utilized in commercial enterprises and not-for-profit organizations.

As a non-qualified retirement plan, Rabbi Trust balances are not eligible to be rolled over into qualified retirement plans such as other 403(b) plans or IRAs. Contributions to the Rabbi Trust receive the same tax deferral as 403(b) contributions.

While the Rabbi Trust funds are invested by RPB and held in trust by RPB, the actual account (contributions and earnings) is technically an asset of the congregation. Congregations, however, do not have access to the money. The **only** time that Rabbi Trust funds could be accessed is if the congregation becomes legally insolvent. Under those circumstances, assets in the Rabbi Trust would be available to the claims of creditors of the congregation that contributed the funds.

Contribution Insurance

Contribution insurance continues retirement contributions made by the employer of up to 15% of a participant's salary in the event that a participant becomes disabled and is unable to work. RPB provides contribution insurance as a free benefit to plan participants who are receiving long-term disability insurance benefits through RPB and who were receiving retirement contributions at the time of disability. The participant must meet the qualifications of the insurer's (MetLife's) definition of disability. Contributions would commence after a 180-day waiting period.

Please see the full explanation of Contribution Insurance benefits by clicking on the applicable PDF below:

- [Members of Central Conference of American Rabbis](#)
- [Staff Members of Union for Reform Judaism](#)
- [All other Reform Movement Organization and Congregational Staff Members](#)

RPB Retirement Plan Fund Fees

RPB is committed to providing participants with quality investment choices. In addition to the general fees list below—for administrative, custody, record keeping and investment consultation—each fund in the RPB plan charges an annual fee to participants based on their account value. The fees listed below are expressed in basis points, with one basis point equal to 1/100th of a percent.

Typically, fees for actively managed funds (such as those in Tier 1) will be greater than those for passively managed funds (such as those in Tier 2). Unlike passive funds, actively managed funds don't hold every stock represented in a particular index. Instead, active managers buy and sell individual securities based on complex research, market forecasts and their own experience. This approach has been shown to improve investment returns and/or lower volatility over longer periods of time, especially in down markets and within certain asset classes. RPB only uses an active investment strategy for asset classes in which there is empirical evidence to suggest that managers can outperform the benchmark index, and relies on passive investments where there is less evidence that managers can add value.

Because of the sizeable assets RPB has under management, the fees for our managed funds are usually less than those available to an individual person who invests in a comparable fund.

Tier 1: Managed Fund Fees

Capital Appreciation Fund	53 basis points
Appreciation and Income Fund	43 basis points
Income Focused Fund	32 basis points
Capital Preservation Fund	39 basis points

Tier 2: Self-Directed Fund Fees

RPB Reform Jewish Values Fund	15 basis points
Vanguard Institutional Index Fund (S&P 500)	2 basis points
Vanguard Developed Markets Index Fund (International)	7 basis points
Vanguard Small-Cap Index Fund	6 basis points
Vanguard Emerging Markets Index Fund	14 basis points
Vanguard Short-Term Bond Index Fund	7 basis points
Vanguard Short-Term Inflation-Protected Securities Index Fund	7 basis points
Vanguard Total Bond Market Index Fund	5 basis points
Vanguard Intermediate-Term Corporate Bond Index Fund	7 basis points
Vanguard Real Estate Index Fund	10 basis points

Additional Fees

All plan participants pay the following annual fee regardless of the funds in which they're invested:

RPB Administrative Fee
Custody, Record Keeping, and Investment Consulting Fee

20 basis points
7 basis points

RPB Plan Investments

RPB offers two tiers of investment choices to provide investors of all types with the flexibility they require to build a nest egg that will meet their specific goals and needs. Your own interest in—and knowledge of—investing will help you decide which fund choices are right for you.

If you don't have the experience or desire to make regular investment decisions, you might want to choose one or more of the Tier 1 managed funds, which are designed to meet various retirement savings objectives. If you have the knowledge and interest to make your own asset allocation decisions—or if you work with a professional financial advisor—you might choose to put your savings into the self-directed funds in Tier 2, which represent a range of asset classes, such as stocks, bonds, and real estate.

Tier 1: Managed Funds

Fund Name	Objective
Capital Appreciation Fund	Seeks asset growth
Appreciation and Income Fund	Seeks asset growth and income
Income Focused Fund	Seeks to generate income
Capital Preservation Fund	Seeks stability of principal

Tier 2: Self-Directed Funds

Fund Name	Objective
RPB Reform Jewish Values Fund	Seeks asset growth
Vanguard Institutional Index Fund (S&P 500)	Seeks asset growth
Vanguard Developed Markets Index Fund (International)	Seeks asset growth
Vanguard Small-Cap Index Fund	Seeks asset growth
Vanguard Emerging Markets Index Fund	Seeks asset growth
Vanguard Short-Term Bond Index Fund	Seeks to generate income
Vanguard Short-Term Inflation-Protected Securities Index Fund	Seeks to generate income and guard against inflation
Vanguard Total Bond-Market Index Fund	Seeks to generate income and moderate asset growth
Vanguard Intermediate-Term Corporate Bond Index Fund	Seeks to generate income
Vanguard Real Estate Index Fund	Seeks to generate income and asset growth

To manage your investments, log into [InfoExpress](#) and follow the prompts. You can make investment changes once every five business days for all of our funds. Investment changes placed before the New York Stock Exchange closes (4PM Eastern) will be executed that night and posted the following business day. Changes made after 4PM Eastern, will be executed in the evening of the following business day and posted the day after that.

Vanguard has an additional frequent trading policy: if you move money out of a Vanguard fund, you cannot move money back into the same Vanguard fund for a period of 30 calendar days.

Vanguard has an additional frequent trading policy that restricts you from moving money back into the same Tier 2 fund that you moved money out of for 30 calendar days. The Tier 2 waiting period includes the five business day waiting period. InfoExpress will keep track of the waiting periods for you.

For more details, please also see the [Investments page](#) on our website. For questions or additional information, please [contact RPB's office](#).

Jewish Values Investing

[RPB's Jewish Values Investing Policy](#) demonstrates our continued commitment to integrate consideration of Jewish values into our investment process while maintaining our paramount focus on our fiduciary obligation as a retirement fund. Our JVI policy, as approved in 2014, evolves our long-standing Socially Responsible Investing (SRI) policy to:

- Consider Jewish values during investment analysis, manager selection and the ongoing investment management evaluation process.
- Include environmental, social, and corporate governance (ESG) investment factors, as well as strong support of Israel.

The Jewish values of *tikkun olam* (repair of the world) and *tzedek* (justice) help to guide our investment process. Fundamental Reform Jewish beliefs, as articulated by the Central Conference of American Rabbis (CCAR), the Union for Reform Judaism (URJ) and Commission on Social Action of Reform Judaism (CSA) resolutions from 1889 to the present, are the foundation for RPB's Jewish Values Investing policy.

RPB's Tier 2 Reform Jewish Values Fund allows participants to align their retirement investments with the JVI Policy by incorporating environmental, social, and governance priorities of the Reform Movement into the portfolio.

Click [here](#) to read more about our JVI policy and RPB's review of CCAR and URJ resolutions.

Retirement Plan Distribution Options

RPB's Retirement Plan offers several options for receiving distributions at retirement: Flexible Monthly Payments, roll over all or part of their account balance to another qualified retirement account, take a direct distribution of all or part of their account balance, or purchase an institutionally priced annuity with MetLife through RPB. Partial rollovers or direct distributions can only be taken once per year. Please read our [Special Tax Notice](#) if you are considering a lump sum distribution. The Flexible Monthly Payment Option is the most popular distribution option, though each option has its own benefits and risks. (See the table below.)

Participants should inform RPB in writing of the retirement distribution options they would like to use and the date they wish to begin the distribution(s) at least two months prior to the date of retirement. Retirement benefits are processed on a monthly basis.

The table on the following page lists the general considerations related to the various distribution options.

<u>Distribution Option</u>	<u>Benefits</u>	<u>Considerations</u>
Flexible Monthly Payments	<ul style="list-style-type: none"> • Helpful in managing a monthly budget • Can satisfy Required Minimum Distribution requirements • Distributions are eligible for parsonage exclusion for clergy • Take distributions proportionately from each of your funds or request distributions from specific funds • Continued personalized service from RPB staff 	<ul style="list-style-type: none"> • Funds remain invested • A remaining account balance could be transferred to beneficiaries
Lump Sum Distributions (full or partial)	<ul style="list-style-type: none"> • Flexibility to meet retirement, lifestyle, and wealth transfer goals • Available even if taking of monthly distributions 	<ul style="list-style-type: none"> • Possible loss of parsonage for clergy • Entire distribution is subject to taxation • Limited to one distribution per year
Annuities purchased through RPB (MetLife is the insurance carrier)	<ul style="list-style-type: none"> • Distributions are guaranteed for life* including those to another person (i.e. spouse, partner or child, if elected) • Participants can select from a variety of payment options** • Institutional pricing • Payments aren't affected by market volatility • Only MetLife Annuity through RPB is eligible for parsonage exclusion for clergy 	<ul style="list-style-type: none"> • Value of distributions is affected over time by inflation (unless an income-protection option is elected) • Less opportunity for growth • Can be high cost and possible higher taxes • Variety of payment options and pricing
Lump Sum Rollovers to another Tax-Deferred Plan or Personal IRA	<ul style="list-style-type: none"> • No tax impact 	<ul style="list-style-type: none"> • Possible loss of parsonage tax benefit for clergy • Limited to one rollover every 12 months • 403(b) assets only

*This guarantee is based on the claims-paying ability and financial strength of MetLife.

**The amount of the distribution you receive will vary based upon the type of annuity that you purchase.

Distributions Prior to Age 55

If you are under age 55, you may withdraw all or a portion of your retirement funds **after a one-year waiting period** in which you no longer work for an [eligible employer](#) as defined by RPB's Retirement Plan Document. Withdrawals can be made as a direct distribution or as a rollover to another qualified retirement plan. IRS penalties may be incurred for direct distributions.

Distributions between Ages 55 and 59 ½

If you are between the ages of 55 and 59 ½, you may withdraw all or a portion of your retirement funds **with no waiting period** after you no longer work for an RPB-defined [eligible employer](#). Withdrawals can be made as a direct distribution or as a rollover to another qualified retirement plan. IRS penalties may be incurred for direct distributions.

Distributions at Age 59 ½ or Older

You may withdraw all or a portion of your retirement funds **with no waiting period and no employment restrictions** once you reach the age of 59 ½.

Required Minimum Distributions (RMDs)

The IRS requires participants who have reached the age of 70 ½ and are retired (stopped working for an eligible Reform Movement employer) to take an annual required minimum distribution (RMD) from their qualified retirement plan(s). RPB advises retired participants of their RPB RMD obligation at the appropriate time. The amount of the distribution is based on factors such as the value of the retirement account as of December 31 from the previous calendar year and the age of the participant. The age of the participant's spouse is also a factor if there is an age difference greater than ten years. Participants should note that taking an RMD from another qualified retirement plan does not fulfill the RPB RMD requirement. Please contact RPB's office if you have questions concerning your RMD.

Rabbi Trust Distributions

IRS rules in regard to distributions for Rabbi Trust accounts are not as flexible as for 403(b) accounts. A Rabbi Trust is a non-qualified deferred compensation plan, and money in a Rabbi Trust is not eligible to be rolled over into qualified retirement plans such as other 403(b) plans or IRAs.

In accordance with IRS regulations, RPB tracks Rabbi Trust balances and associated earnings that were a result of contributions made up until December 31, 2004 separately from those contributions made on or after January 1, 2005. RPB maintains separate accounts for both types of Rabbi Trust plans so that participants can take distributions correctly for both plans. Parsonage exemptions can be made by clergy on both accounts.

For detailed information concerning distributions from Rabbi Trust accounts, please visit the [Rabbi Trust](#) section of our website.

Hardship Withdrawals

RPB allows participants who qualify to take hardship withdrawals from the Plan in accordance with IRS regulations. If you are considering a hardship withdrawal, please read the "[RPB Hardship Withdrawal Requirement Rules](#)" and our "[Q&A for Hardship Withdrawals](#)" to learn the criteria necessary to qualify; both documents are available on our website in the Programs & Services/Pension Plan/403(b) section. Please [contact RPB's office](#) if you need to obtain a hardship withdrawal request package or have questions about hardship withdrawals.

RPB's Long Term Disability Plan

RPB's Long Term Disability (LTD) plan provides income replacement insurance to participants in the event they become disabled and are not able to work. Statistically, an individual is much more likely to be disabled than to die during his/her working years. Having adequate income replacement coverage provides important protection in the event a participant has a disabling injury or illness.

We provide LTD insurance coverage to eligible participants, defined as employees of Union for Reform Judaism-affiliated congregations who work at least 18 hours per week. Open enrollment periods are offered in July/August and December of each year. LTD income protection includes:

- Income replacement of 60% of an employee's regular earnings. If an employee qualifies for other income sources such as social security disability, the disability benefit will be reduced accordingly. The maximum income replacement from all sources is 66 2/3%.
- Choice of two convenient benefit waiting periods, defined as the time between the onset of a disability and commencement of benefits: 180 days or 90 days.
- Affordable group rates. The annual rates are \$4.80 per thousand dollars of salary, including parsonage, if applicable, for the 180-day benefit-waiting period and \$5.44 per thousand dollars of salary for the 90-day benefit-waiting period.
- Benefits are paid until an employee's normal social security retirement age or until the employee no longer qualifies for benefits, whichever occurs first. Benefits that commence after the age of 62 may extend past the normal social security retirement age.
- The policy includes a "Conversion Privilege" to an individual policy.
- Rehabilitation benefits are available to encourage qualified candidates to return to work without losing all of their income replacement benefits.
- The carrier of RPB's LTD policy is MetLife, a leading global provider of insurance.

A full explanation of the LTD benefits can be viewed on our website at www.rpb.org in the Long Term Disability section.

PLEASE NOTE FOR TAX PURPOSES: To ensure that payouts of disability claims to the insured are NOT taxable as income, premiums must be paid with POST-tax dollars. This is accomplished by the congregation paying the premium on behalf of the employee, and then being reimbursed by the employee via either POST-tax payroll deductions from the employee's paycheck or the employee writing a personal check back to the congregation. **IMPORTANT:** If LTD premiums are a

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paid benefit, the easiest way to affect this change is to gross up the employee's pay by the same amount of the premium that is being deducted POST-tax. The net effect is the tax being paid by the employee. This is a common practice.

RPB's Life Insurance Program

Free Basic Life Insurance

RPB provides free group term life insurance and accidental death and dismemberment (AD&D) coverage for active RPB retirement plan participants who have an annual retirement contribution paid on their behalf of at least 10 percent of salary (including parsonage, if applicable). The 10 percent minimum requirement can include contributions from the employer and/or the participant (via elective salary deferral). The free basic life insurance benefit is equal to one times annual salary (including parsonage, if applicable) up to \$50,000. The AD&D insurance program has a maximum benefit of \$30,000. RPB's life insurance carrier is MetLife, a leading global provider of insurance.

Optional Life Insurance

RPB participants who are eligible for the free basic group term life insurance as described above are also eligible to purchase optional life insurance. Optional life insurance coverage, which is in addition to the free basic life insurance coverage, can be purchased in increments of up to five times annual salary to a total maximum amount of \$600,000.

Participants enrolling in the retirement plan for the first time may purchase life insurance coverage equal to two times salary up to \$300,000 without completing the insurance carrier's Statement of Health form. Participants who want to purchase life insurance coverage in an amount greater than two times salary up to \$300,000 must complete the insurance carrier's Statement of Health form and be approved by the insurance carrier for the coverage.

Participants who decide to increase their life insurance coverage after their initial enrollment, or who decide to purchase optional life insurance at a later time, will have to complete the insurance carrier's Statement of Health form. Participants can request the form by contacting RPB's office. Upon notification of approval by the insurance carrier, RPB will send an invoice to the participant for the premium that is due. Once the payment is made, the insurance policy will be in full effect.

The premiums for the life insurance coverage are age-rated, and pricing is competitive with similar coverage available in the general insurance marketplace. **Please see the Optional Life Insurance Rate Schedule on the following page** for the cost of life insurance for your age bracket.

RPB participants have the option to convert their RPB basic and optional life insurance policies to an individual policy when they terminate employment with an eligible employer. Participants have 31 days from their termination date to convert their group

coverage to an individual policy. Please contact RPB's office if you are a participant terminating employment with your congregation so that we can work with you to complete the paperwork necessary to update our records and facilitate conversion of the life insurance to an individual policy if you wish to do so.

**Reform Pension Board
Optional Life Insurance Rate
Schedule
As of July 1, 2016**

<u>Age Brackets</u>	<u>Annual Rates Per \$1000 of Life Insurance Coverage</u>
Under 30	0.864
30-34	1.056
35-39	1.320
40-44	1.908
45-49	3.228
50-54	5.544
55-59	9.432
60-64	12.984
65-69	20.880
70-74	38.148
75-79	63.444

To arrive at your annual life insurance premium, multiply your annual salary (including parsonage, if applicable) by the multiple of salary you are requesting in life insurance coverage, and then by the corresponding cost rate that reflects your age bracket. Divide by 1,000 to reach your annual premium.

EXAMPLE:

A participant who is 35 years of age and is earning an annual salary of \$50,000 will calculate the premium cost of life insurance coverage as follows:

One times salary (\$50,000): = \$50,000 x \$1.320 / 1000 = \$66.00 premium

Two times salary (\$50,000): = \$100,000 x \$1.320 / 1000 = \$132.00 premium

Three times salary (\$50,000): = \$150,000 x \$1.320 / 1000 = \$198.00 premium

How to Contact Us

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