RPB & Fidelity: Who's who when it comes to the RPB plan

Let's take a look behind the scenes at the roles RPB and Fidelity play in your retirement savings journey.

As a participant in the RPB retirement plan, you benefit from a team of providers that RPB carefully chooses to help manage the plan. One of those providers is Fidelity. And because Fidelity is also a large, well-known investment company, understanding the role they play in the RPB plan can be confusing.

RPB is the Plan Administrator, and in that role, we wear a few hats:

Plan design and oversight
We manage the features of the plan, maintain the plan's legal documents, and make sure we're following the laws and regulations that apply.

Fiduciary duty
We take the trust you place in us seriously. By law, we must act in the best interests of you and your beneficiaries.

Investment options
Our Board of Trustees sets the overall investment strategy and selects and monitors the plan's fund choices.

Enrollment and contributions
We manage enrollments, process contributions, and forward the information to Fidelity for tracking.

Communication
We reach out regularly to keep you informed about the plan benefits and any plan changes.

Customer service
Our service team is available to answer any of your questions about how the plan works.

Service provider coordination
We hire and manage all of the plan's other service providers.

Financial education
We provide objective financial education to help you make the right retirement savings decisions for you.

Fidelity is the Plan Recordkeeper

It's important to know that **Fidelity does not manage your investments**. They only follow your instructions about which funds you want to invest in. The RPB Board of Trustees selects the funds available in the plan.

As the **Plan Recordkeeper**, Fidelity is responsible for a few important things:

Record maintenance

Fidelity keeps accurate records about your account transactions, including your contributions, investments and their earnings, and any withdrawals.

Reporting

Fidelity provides a website—Fidelity NetBenefits—where you can see your account information and manage your investments. They also provide you with account statements and tax forms.

Transactions

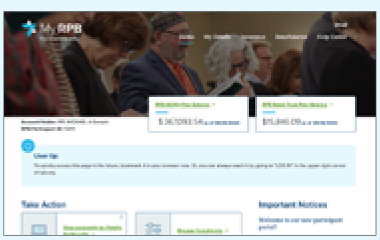
Fidelity tracks your investment allocation changes and contributions. It's also where you go to request and track withdrawals and loans.

Financial education and advice

Fidelity offers additional financial education and investment advice to help you understand your fund options and make financial decisions about retirement that are right for you.

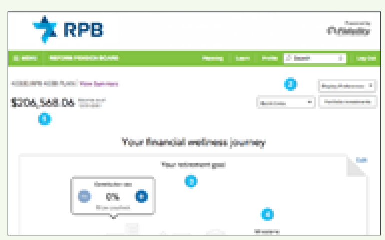
Where to get information and help

Depending on what you're looking for, both RPB and Fidelity provide online information and help for your account.



MyRPB for Participants portal

This is the virtual front door to your account and where you should always start, even if you need information from Fidelity. On the homepage of the portal, you'll find all your plan-related information, including your retirement contribution rate, compensation, insurance coverage, and beneficiaries. You'll also see links to the Fidelity NetBenefits website.



Fidelity NetBenefits

Always access the Fidelity NetBenefits site through the MyRPB Participant Portal. On the NetBenefits site, you can manage your investments, make withdrawals, or apply for a loan. The Fidelity NetBenefits site also has great financial planning tools.

To learn more, read the [MyRPB for Participants and Fidelity NetBenefits user guide] on our website.

Where to go for what

Most of the time, you'll use the MyRPB for Participants portal to get information and help. You can also contact RPB or Fidelity directly. It's important to know that **you cannot get service or support for your RPB workplace retirement account at Fidelity retail locations.**

What you want to do	Where you go
Adjust contributions	Contact your employer
Change investment allocations	Log in to MyRPB/Fidelity NetBenefits
Make withdrawals or loans	Log in to MyRPB/Fidelity NetBenefits
Make an in-bound rollover Make an out-bound rollover	Contact RPB Log in to MyRPB/Fidelity NetBenefits
Download account statements and tax forms	Log in to MyRPB/Fidelity NetBenefits
Update beneficiaries	Log in to MyRPB/Fidelity NetBenefits
Change mailing or email address	Log in to MyRPB/Fidelity NetBenefits
Change marital status or name	Contact RPB
Change communication preferences	Log in to MyRPB/Fidelity NetBenefits
Get help logging in	Call Fidelity Retirement Service Center 800.343.0860
Get investment advice	Call Fidelity Retirement Planners 800.328.6608
Everything else!	Call RPB 646.884.9891