



AMERICAN CONFERENCE OF CANTORS RETIREMENT PLAN
A 403b Qualified Church Plan

To: Employers with Participants in the American Conference of Cantors Retirement Plan

From: Dana Stahl
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Subject: ACC Retirement Plan Contributions and Annual Contribution Calculation Form

Retirement Contributions

The ACC Office no longer accepts checks for Synagogue/Employer contributions or Salary Elective Deferral contributions. These retirement contributions need to be made directly to Fidelity Investments via their employer system, the Fidelity Plan Sponsor Web Station (PSW). Fidelity PSW's online platform will enable you to make contributions electronically for the benefit of cantors, rabbis and GTM members who participate in the ACC Retirement Plan. These transactions can be made faster and more securely with the online processing system than with traditional paper checks.

Please note that Salary Elective Deferral contributions should be deposited to the participant's account in a reasonable time frame after the end of the payroll cycle. Usually the last item of a payroll run, the Salary Deferral contributions should be made before the next payroll cycle begins.

Getting Started

1. Included is a PSW User Access form for the synagogue administrator or bookkeeping staff in case you need to sign up for the first time, make a change, or add additional staff to the Fidelity PSW system. Fax completed forms to the ACC Office, Fax # 847-781-7801.
2. If your synagogue has never had a participant in the ACC Retirement Plan, it will also be set up as an Employer in Fidelity's system. Employer set up processing takes about 5 to 7 business days.
3. Your information (or your designate) will be set up in Fidelity's PSW system. Instructions will be provided by Fidelity Investments via email with login instructions and for establishing a payment method. Depending on your bank, ACH set up usually takes about 8 to 10 business days.
4. After the payment method is established, the Fidelity PSW system will be ready for use.

Fidelity Investments

Fidelity Investments has a dedicated team of professionals serving employers in the Tax-Exempt market, available during the work week for unlimited training and any support issues. There is no fee to employers to contact Fidelity, it is an unlimited service included as part of the plan.

Fidelity Plan Sponsor Web Station (PSW) System: www.psw.fidelity.com

PSW Training & Operational Support issues: 888-502-7526 from 8AM to 6PM ET

(Enter 71280 as the 5-digit plan number and then select the first option for Plan Administration)

PSW Plan Administration Email: fidelitysupporttem@fidelity.com

PSW Technical Support: 800-735-2862 from 8:30AM to 5PM ET

More information can be found on the ACC website under Programs & Services/RETIREMENT/For Congregational Employers, or by contacting me. Thank you for participating in the ACC Retirement Plan.



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ANNUAL CONTRIBUTION CALCULATION FORM

Participant: _____ Social Security # (last 4 digits only): _____
 Employer: _____ City/State: _____
 Congregation Contract Year: _____ Plan Year End Date: _____

1. My Total Compensation for the Plan Year: \$ _____
2. Less My Parsonage Allowance for the Plan Year: \$ _____
3. My Current Salary [(1) – (2) but not less than \$0.00]: \$ _____
4. Years of Employment as of January 1 (as a Cantor, Rabbi, Soloist, Musician): _____
5. Employer Contribution¹ Percentage: _____ %
6. Participant Salary Deferral Contribution² Percentage: _____ %
7. Employer Contribution:
Line Item 5 multiplied by Line Item 1. \$ _____
8. Participant Salary Deferral Contribution:
Line Item 6 multiplied by Line Item 1. \$ _____
9. Participant After-Tax Contribution (please contact the ACC Office if used): \$ _____
10. Total Retirement Contribution: [(7) + (8) + (9)] \$ _____

I elect to have the amount stated under item 7, 8, and 9 above to be invested in the ACC Retirement Plan as I directed Fidelity Investments. I am able to change my allocations with Fidelity through their online account access service at www.netbenefits.com/atwork or by calling 800-343-0860.

Please send the signed form to the ACC Office by November 30. Fax to: 847-781-7801 or Mail to: ACC Retirement Plan, 1375 Remington Road, Suite M, Schaumburg, IL 60173-4844. Please make a copy for your records. Thank you.

SIGNATURES:

Participant	Date	Employer signature ³
		Please print employer name

¹ Your employer can make a discretionary contribution on your behalf. Plan guidelines suggest a minimum of 15% of your annual eligible compensation. Not including catch-up contributions, but including salary deferral contributions, the **maximum aggregate annual contribution** that can be made on your behalf is the lesser of **\$55,000** or 100% of your 415 Compensation. Any amount contributed over the maximum limit will be invested in the ACC Supplemental Plan.

² You may make a **salary deferral contribution** up to 100% of your eligible compensation on a before tax basis. However, this contribution is subject to the maximum limits imposed by the IRS, **\$18,500 in 2018**, plus an additional \$6,000 if you are age 50 or older at December 31, 2018. Any amount contributed over the maximum limit will be invested in the ACC Supplemental Plan. Your congregation is required to remit this contribution directly to Fidelity at the time it is earned.

³ The Employer hereby adopts the American Conference of Cantors Retirement Plan, A 403(b) Qualified Church Plan and the American Conference of Cantors Supplemental Retirement Plan, and irrevocably designates the Executive Board of the American Conference of Cantors as its agent with respect to all of its relations with the Trustees and Committee of the ACC Plans. The employer hereby represents that (a) it is a temple or an association of synagogues and/or temples, or an elementary or secondary school which is controlled, operated or principally supported by a synagogue, temple or an association of synagogues and/or temples, or a qualified church-controlled organization (within the meaning of Internal Revenue Code (“Code”) Section 3121 (w)(3)(B)) and (b) it is exempt from federal income tax pursuant to Code Section 501 (c)(3).