



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

To: Participants in the American Conference of Cantors Retirement Plan

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

Retirement Contributions

Contributions to the ACC Retirement Plan for the benefit of cantors, rabbis and GTM members should be made directly to Fidelity Investments via their online employer system, the Fidelity Plan Sponsor Web Station (PSW). The ACC Office no longer accepts checks for Synagogue/Employer contributions or Salary Deferral contributions. Online contributions are faster and more secure with Fidelity's PSW system than with traditional paper checks.

Salary Deferral contributions should be deposited to your Fidelity account in a reasonable time frame after the end of each payroll cycle. Temple contributions should be paid in full by the end of each contract year, unless you have contribution payment terms specified in your employment contract. It is your responsibility to confirm contributions are deposited in a timely manner.

At the Beginning of Your Congregational Year

1. Complete the enclosed Annual Contribution Calculation form and submit it to your synagogue accounting office for signature and to initiate payment.
2. Return the signed Contribution Calculation Form to the ACC Office at retirement@accantors.org. Or, fax to # 847-781-7801. All forms should be received by November 30 of each year. Make sure to keep a copy for your own records.
3. The ACC is engaging in a salary study this year, collected in part from information provided to the ACC Retirement Plan. No identifying information will be submitted. If you do not wish to have your data included in this study, please speak with Rachel Roth in the ACC Office at 847-781-7800.
4. If your employer is new to the ACC Retirement Plan or has questions about getting set up on Fidelity's PSW system, please refer them to the ACC website section "For Congregational Employers" under Programs & Services/Retirement or ask them to contact me at the ACC Office.

Fidelity Investments

We have a dedicated team of Fidelity professionals serving us in the Tax-Exempt market. There is no fee to participants to contact Fidelity, it is an unlimited service included as part of the plan.

Fidelity Participant System: www.NetBenefits.com/atwork

Fidelity Retirement Services Specialists: 800-343-0860, M-F 8:00 am-Midnight EST

Fidelity Retirement Planning: 800-642-7131, Ross Hoskins, CRPC - by appointment

Thank you for your participation 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. Email to: retirement@accantors.org, 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 |
|-------------|------|---------------------------------|

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).