



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 Temple Contributions made in installment payments or any checks for voluntary Salary Elective Deferral Contributions beginning with the 2017-18 congregational year.

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 than with traditional paper checks.

Please note that Salary 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. If you have not already done so, complete a Fidelity PSW User Access Form and return it to the ACC Office via fax or email. You may have more than one user from your temple with access.
2. If your temple has never had a participant in the ACC Retirement Plan, your temple will also be set up as an Employer in Fidelity's system. Employer set up processing may take up to 5 business days.
3. Once received, your information (or your designate) will be set up in Fidelity's PSW system. Instructions will be provided to login to Fidelity's PSW system and to establish a payment method. ACH set up can take up 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 by phone and email during the work week for training and any support issues.

**Fidelity Plan Sponsor Web Station (PSW) System:** [www.psw.fidelity.com](http://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](mailto: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 participating in the ACC Retirement Plan.



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**ANNUAL CONTRIBUTION CALCULATION FORM**

Participant: \_\_\_\_\_ Social Security # (last 4 digits only): \_\_\_\_\_  
 Employer: \_\_\_\_\_ City/State: \_\_\_\_\_  
 Plan Year End Date (12/31/2017 or 12/31/2018): 12/31/\_\_\_\_\_ Contract Year: \_\_\_\_\_

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 Contribution<sup>1</sup> Percentage: \_\_\_\_\_%
6. Participant Salary Deferral Contribution<sup>2</sup> Percentage: \_\_\_\_\_%
7. Employer Contribution:  
     Line Item 5 multiplied by Line Item 1. \$ \_\_\_\_\_
8. Participant Salary Deferral Contribution:  
     *(Pre-tax payroll deductions must be remitted per pay period directly to Fidelity)*  
     Line Item 6 multiplied by Line Item 1. \$ \_\_\_\_\_
9. Participant After-Tax Contribution (rarely used, please contact the ACC Office): \$ \_\_\_\_\_
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](http://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. Thank you.

**SIGNATURES:**

Participant	Date	Employer signature <sup>3</sup>
		Employer name

<sup>1</sup> 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 **\$54,000** or 100% of your 415 Compensation. Any amount contributed over the maximum limit will be invested in the ACC Supplemental Plan.  
<sup>2</sup> 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, **\$18,000 in 2017**, plus an additional \$6,000 if you are age 50 or older at December 31, 2017. 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.  
<sup>3</sup> 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).