



## **Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan**

The RCAB 401(k) Retirement Savings Plan opened for contributions on January 1, 2012 for all locations utilizing IOIPay to process payroll. Below is basic information about the Plan.

### **Deferring Money into the 401(k) Plan and Tracking Asset Performance**

Employees wishing to save for retirement may begin to defer money into the Plan from at any time. To access a Salary Deferral Form to begin deferrals, please see your location's payroll contact or visit [www.catholicbenefits.org/401k](http://www.catholicbenefits.org/401k) for a printable form. Traditional pre-tax and Roth deferral options are available. Submit the form to your local business manager or payroll contact.

For locations paid through IOIPay, deferrals are sent to TIAA on the Thursday following the calendar week in which each employee is paid. These amounts can be confirmed by employees by 8:00 am Friday either by logging in to [www.tiaa.org/rcab](http://www.tiaa.org/rcab) or by calling (800) 842-2252. With each parish, school, and other location on its own pay cycle and pay dates, aggregating and sending deferrals on a weekly basis through a secure electronic portal is the most efficient, accurate and timely way to transmit these funds to TIAA.

### **Opportunities for Investment Education and Counseling**

Individual appointments with TIAA financial counselors are available at local TIAA offices (Waltham, Cambridge, or Boston). To schedule a session, call TIAA at **866-843-5640** Monday through Friday from 8 a.m. to 8 p.m.

TIAA financial consultants are also available via telephone if an in-person appointment is not feasible. Please call 800-842-2252, Monday through Friday from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. to access a consultant. All sessions are confidential and are offered at no charge to you.

### **Other Sources of Information Regarding the RCAB 401(k) Plan**

Updated information will be posted on a periodic basis at [www.catholicbenefits.org/401k](http://www.catholicbenefits.org/401k). Presentations about RCAB 401(k) basics and investment options within our 401(k) Plan and various forms and policies are posted there, as are forms and other helpful documents.

Please feel free to contact Carol Gustavson, Plan Administrator, at [cgustavson@rcab.org](mailto:cgustavson@rcab.org) or (617) 746-5830 for more information on the RCAB 401(k) Plan.