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

Enrollment and Education Seminars 2015



Contact Information

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Agenda for Today's Meeting

- Discuss 401(k) Plan design features
- Describe participation methods
- Explain investment options and strategies



What is a 401(k) Plan?

- Employer-sponsored retirement savings plan
- Funded by employee contributions (typically pre-tax) + employer contributions
- Third-party recordkeeper tracks contributions and return on investments
- Funds deposited into the 401(k) Plan are allowed to grow tax-free until they are withdrawn
- Investments are directed by individual employees based on the investment menu



Funding the RCAB 401(k) Plan

Four sources of funding for the 401(k):

- Employee contributions
- Employer contributions
- Investment returns
- Rollover contributions from other qualified retirement plans



Funding the RCAB 401(k) Plan

Employee contributions:

- may defer up to \$18,000 per year on a pre-tax or Roth basis through payroll deduction (“salary deferral”)
- If age 50+, may defer an additional \$6,000 per year on a pre-tax basis (for a total of \$24,000)
- Funds will be collected by IOI Pay from all payroll deductions weekly and sent electronically to TIAA-CREF



Funding the RCAB 401(k) Plan

Employer contributions:

- If you have at least one year of service and work 1,000 hours per year, your employer will contribute up to 2% of your basic annual earnings:
 - 2015: matching contribution equal to 50% of the first 4% compensation contributed (max 2%)
 - 2016 and beyond: matching contribution equal to 100% of first 3% and 50% of next two %. So employees contributing 5% receive a 4% match.
- Vesting: through 2015, employer contributions vest upon 5 years of service (including service prior to 2012). Starting in 2016, employer contributions are immediately vested.



401(k) Retirement Plan Investment Menu

401(k) Retirement Plan Investment Menu: Effective January 1, 2012



MONEY MARKET		BONDS		MULTI-ASSET		EQUITIES	
Vanguard Prime Money Market Instl	VMRXX	PIMCO Total Return A	PTTAX	JPMorgan Smart Retirement Income Select	JSRSX	MFS Value R3	MEIHX
		Blackrock Inflation Protected Bond Instl	BPRIX	JPMorgan Smart Retirement 2010 Select	JSWSX	Vanguard S & P 500	VFINX
		Templeton Global Bond Adv	TGBAX	JPMorgan Smart Retirement 2015 Select	JSFSX	CREF Equity Index	Variable Annuity
		T. Rowe Price High Yield	PRHYX	JPMorgan Smart Retirement 2020 Select	JTTSX	Davis NY Venture A	NYVTX
				JPMorgan Smart Retirement 2025 Select	JNSSX	MFS International Value R3	MINGX
				JPMorgan Smart Retirement 2030 Select	JSMSX	American Century Mid Cap Value A	ACLAX
				JPMorgan Smart Retirement 2035 Select	SRJSX	Mainstay Large Cap Growth R1	MLRRX
				JPMorgan Smart Retirement 2040 Select	SMTSX	Invesco International Growth A	AIIEX
				JPMorgan Smart Retirement 2045 Select	JSASX	Columbia Small Cap Core A	LSMAX
				JPMorgan Smart Retirement 2050 Select	JTSSX	Ave Maria Catholic Values	AVEMX
				Blackrock Global AllocationA	MDLOX	Prudential Jennison Mid Cap Growth A	PEEAX
						DFA Emerging Markets I	DFEMX



The investment options in your retirement plan are not subject to front-end loads or sales charges.

Investing involves risk of loss of principal.

Getting Started with the RCAB 401(k) Plan

- Complete the Salary Deferral Form by to begin your contributions. Return to Payroll.
- Using your TIAA-CREF account number, call TIAA or go online (www.tiaa-cref.org/rcab) to choose your investment allocations. If no allocation is chosen, all funds will be invested in the J.P. Morgan target date fund that corresponds to the year you turn age 65. Call TIAA-CREF at (800) 927-3059 for advice on how to invest your money.



- Designate a beneficiary - avoid having your money go to your estate

Questions on the 401(k) Plan?

