



How to Process Retirement Contributions

Below are the step-by-step instructions on how to submit retirement contributions. If you have any questions, please contact the CBB team by emailing helpdesk@churchbenefits.org.

Step 1. Login to Empower Plan Service Center <https://plan.empower-retirement.com/>

Step 2. Navigate to the menu on the left. Select “**Create & Process Payroll Contributions**”

Home / XYZ Company 401(k) Plan - 932777-01 / Plan Summary

Search Plan or Participants ? Go

Your plan currently has an invoice due. [Please pay it now.](#)

Action center summary

Create a case

Case management 1

View completed cases View all open cases

Created	Case Type	Participant	Division	Assignee	Status
01/11/2025	Research/Loans	Testing, Managed	D 13, E 9, P 1	Empower	In progress

Disbursement requests 0

Payroll changes 0

Banking errors and other requests 0

Employee eligibility 14

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Step 3: Select “**Create a payroll from plan data**”.

“Plan data” means the system will reflect the employees you have associated with your organization.

Create and process payroll contributions

[Video help \(6\)](#) [Print](#)

Upload or manually input contributions and/or loans

Upload, create, and process payroll contributions

Upload and process a payroll contribution

 Upload payroll

Upload ⓘ

 Process payroll from an already uploaded file

Process ⓘ

0 file(s) available

Create and process a payroll contribution

 Create a payroll from a previously submitted payroll

Create ⓘ

 Create a payroll from plan data

Create ⓘ

 Create a payroll manually

Create ⓘ

 No incomplete payroll contribution(s)

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Step 4: Enter Payroll Contribution Information

1. **Payroll Date:** This is the date on the employee's check for that pay period
2. **Division:** This should default to your organization's account. If you manage multiple divisions or organizations, use the drop down to select the correct division for these contributions
3. **Expected Contribution Total:** This should be the total amount you're requesting to be withdrawn from the organization's bank account for that pay period.
4. **Money Source:** Select each money source that applies to your employee's contributions. Note: The "Last Contribution Date" column informs you of the last time contributions have been submitted using that money source.

Step 1: Enter payroll information

Payroll date MM/DD/YYYY *
06/29/2026

Division *
P 1 WK1 Weekly

Expected contribution total: \$0.00 *
\$100.00

Money source(s) *
Select the money source(s) you want to process

☐	Money source	Description	Last contribution date
☐	ATK1	EMPLOYEE AFTER TAX	
☒	BTK1	EMPLOYEE BEFORE TAX	12/04/2013
☐	ERM1	EMPLOYER MATCH	
☐	ERO1	EMPLOYER PROFIT SHARING	
☐	QAC1	SAFE HARBOR QACA EMPLOYER CONTRIBUTION	
☐	RTH1	ROTH CONTRIBUTION	
☐	SHM1	SAFE HARBOR MATCH	
☐	LON1	LOAN REPAYMENT	

Notes:

- Your plan has both Employer Match and Safe Harbor Match money sources. Please be sure you select the correct match money source.
- Your plan allows Age 50 Catch up. Please include these contributions in your Employee Before Tax and/or Roth totals.
- Your plan has a Roth money source. Roth match should be included in the Employer Match and/or Safe Harbor Match money sources.
- If you employee has multiple loan requests, combine them into one loan request amount.

Step 5: After selecting your money sources, scroll down and you will see any recent payroll contributions that have been submitted for your organization.

There are two options:

1. Continue with previous contributions

This means you want to choose a previous contribution file to “copy” the amounts so you do not have to manually enter the data for each employee on the next screen.

Note: If this is your first contribution submission, this option will not be visible.

2. Continue without previous contributions

This means you want to continue without Empower pre-filling the money amounts based on a previous contributions file.

Recent Payrolls

[Review additional details on recent payroll submission here.](#)

Payroll date ⓘ	Division ⓘ	Amount ⓘ	Event Id ⓘ	Submission date ⓘ	Cash effective date ⓘ	Status ⓘ
MM/DD/YYYY				MM/DD/YYYY	MM/DD/YYYY	
06/29/2026	P1-WK1-Wee...	\$100.00	2861232832	06/30/2026	06/30/2026	Funding Received
06/26/2026	P3--Weekly	\$1.00	2852340842	06/21/2026	07/28/2026	Pending Contributions
06/26/2026	P3--Weekly	\$1.00	2851900175	06/19/2026	07/27/2026	Pending Contributions
06/26/2026	P3--Weekly	\$1.00	2851898394	06/19/2026	07/27/2026	Pending Contributions
06/26/2026	P3--Weekly	\$1.00	2851896444	06/19/2026	07/27/2026	Pending Contributions

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[Back](#)[Continue with previous contributions](#)[Continue without previous contributions](#)

Option 1Option 2

Step 2: Update your employee and contribution information

Step 3: Process and confirm your contributions

If you chose **Option 1, Continue with previous contributions**, a screen will pop up, and you will select the previous payroll file you want to copy. Then select continue.

Previous contributions

Payroll date: 06/29/2026

Division: P 1 WK1 Weekly

Expected contribution total: \$1.00

Select one or more contributions to copy (one per money source)

If any employee has multiple loan repayments, combine them into one loan repayment amount

Select	Reference number	Payroll date	Effective date	Amount	Money source	Description
	2861232832	06/29/2026	06/30/2026	\$100.00		
☒				\$90.00	BTX1	EMPLOYEE BEFORE TAX
☒				\$10.00	RTH1	ROTH CONTRIBUTION

Cancel

Continue

If you chose **Option 2, Continue without previous contributions**, you will be directed to the next page, Step 6.

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Step 6: Update your employee and contribution information

- If you selected Option 1, Continue with previous contributions, you will see the previous contribution amounts already entered for each employee. Please review and make sure these amounts match your payroll records.
- If you selected Option 2, Continue without previous contributions, you will manually enter the amount of each money source for each respective employee.
- Click Continue when all data is entered and you're ready to move to the next step.

Step 2: Update your employee and contribution information

Use the form below to update contribution amounts and employee information, including adding newly hired employees, before clicking on the Submit button to proceed to Step 3: Process and confirm your contributions.

Payroll detail Reference number: 2861238103 Payroll date: 06/29/2026
Expected contribution total: \$1.00 Division: P 1 WK1 Weekly [Click to view instructions](#)

Add employee Add rows Delete record(s) Export Add/change money source(s)

Alert	SSN	Last name	First name	EMPLOYEE BEFORE TAX	ROTH CONTRIBUTION	YTD HOUR: WORKED
☐	663-45-1212	SMITH	BOB	\$10.00	\$	
☐	444-00-1234	CHEESEBUR...	BOBBY	\$	\$	50
☐	932-77-7040	PITESTO	LUIGI	\$80.00	\$	
☐	930-47-4451	UNSGEGGS	TEST	\$	\$10.00	
☐	104-10-4104	DIVISIONS	LUCY	\$	\$	
☐	932-77-7039	TESTBRIDGE	LILLIAN	\$	\$	
☐	115-32-6699	THOMAS	ROB	\$	\$	
☐	123-88-8125	AUTO	SUPRESS	\$	\$	

Step 7: Process and confirm your contributions

1. Review the Money Source totals and make sure they match your payroll reports
2. Select and Confirm Bank Account.
 - a. If your organization has multiple bank accounts listed, the default account will be shown here. You can use the dropdown to change bank accounts.
3. Enter Cash Effective Date
 - a. This date should match or be as close to the Payroll Date as possible. For example, if your payroll date is Monday, October 20, your Cash Effective date should also be October 20. However, if your Payroll Date is on a weekend or holiday, the effective date should be the next possible business day.
 - b. **Important Note:** You cannot select a date in the past. If you are submitting contributions *after* the payroll date, the soonest possible date for the payment to be made will be reflected in the box.
If you are entering contributions before the payroll date, you can schedule this payment to be made on a future date.
4. Select "Complete Transaction"

Step 3: Process and confirm your contributions

Reference number	Division	Payroll date	Expected contribution total	Cash effective date
2635764264	P 2 MNT Monthly	10/20/2025	\$50.00	10/30/2025

Review

Money source	Description	Total amount
BTK1	EMPLOYEE BEFORE TAX	\$37.50
RTH1	ROTH CONTRIBUTION	\$12.50
Actual contribution total:		\$50.00

Account nickname

XXXXXX2278

Bank

US BANK NA

Bank account number

XXXXXX2278

Amount

\$50.00

Manage bank accounts

Select or Confirm Bank Account

Funding total

\$50.00

Additional funding needed

\$0.00

Enter Cash Effective/Payment Date

Future date cash effective date

MM/DD/YYYY

10/31/2025

If you would like to schedule this contribution for a later date, please enter that date here otherwise contributions will be effective on the date shown above.

Expected contribution total

\$50.00

Actual contribution total

\$50.00

Total amount to be remitted by employer

\$50.00

☒ I have read and accept all warnings and notices on this page. I have reviewed and approve all funding information.

Back

Complete transaction

Step 8: Payroll Submitted

Once you Complete Transaction, click “Print Confirmation” to either print or save as a PDF.

