



September 30, 2022

Dear Employee Benefits Administrator,

Thank you for partnering with CBF Church Benefits Board (CBB) to offer your employees 403(b)9 retirement benefits. Empower is always at the forefront of offering the best account security and compliance procedures in our industry. It is with their guidance and recommendation, as of January 1, 2023, contributions will be sent from our employers directly to individual employee accounts using Empower's Guided Payroll Process (GPP).

The Guided Payroll Process will provide our administrators with more flexibility to manage employee Empower accounts including the ability to update employee addresses, phone numbers, salary, etc. on a timely basis. In addition, it will allow administrators to send contributions directly to employee accounts at Empower, meeting important compliance guidelines.

We understand this is going to be a significant change to how you are used to sending contributions. We are committed to making this as seamless a transition as possible. We are excited to introduce you to our new Client Service Manager, Deborah Garrard, who will be your direct contact for navigating this improved process. Deborah will be available for you to schedule a one-on-one session to begin the necessary training and implementation throughout October through December.

As we prepare for this change in the months ahead, there are important items that need to be completed to give you access to Empower's Plan Service Center. Please mark your calendars with the important dates below.

What you can do today:

1. **Submit signed Church Benefits Board Plan Agreement:** To begin your training, each employer needs to sign an updated Plan Agreement. Visit www.churchbenefits.org/guidedpayroll to review the document and easily submit online. **Please submit signed Plan Agreement by **October 15, 2022***
2. **Watch the Instructional Video:** We have posted a recorded video where we walk through the Guided Payroll Process. *Watching the video prior to the one-on-one training is **strongly encouraged and appreciated.***
**View our video at www.churchbenefits.org/guidedpayroll*
3. **Sign up for your One-on-One Training:** After the above items are complete, you can sign up for your initial one-on-one training with Deborah. Please visit www.churchbenefits.org/guidedpayroll to reserve your appointment.

If you have any questions, please contact our CBB team at 770.220.1672 or churchbenefits@churchbenefits.org.

A handwritten signature in black ink that reads "Rob Fox". The signature is stylized and cursive.

Rob Fox
President of CBF Church Benefits Board