

The A.B.C.s of GPP, the Guided Payroll Process

- A. Login to plan.empower-retirement.com using the Username and temporary password provided by Empower.
 - If the temporary password has expired, utilize the “Forgot Password” button to create a new password and access your account.
- B. Add the bank account for your church or organization to the Plan Service Center.
[Click here to watch a video tutorial](#) on how to add your bank account.
- C. From the menu on the left, select PAYROLL > ENTER PAYROLL

STEP 1: Enter your payroll information.

- Enter the payroll date - the date that will be on payroll checks for this pay period.
- Confirm the Division field shows your account number and organization name (i.e. 5000 GPP Training Division)
- Enter the Expected Contribution Total* - this is the total amount of contributions, for all participants and all money sources (i.e. Employer & Employee Contributions) that apply to this single pay period.

Click CONTINUE.

*NOTE: In the past, you have received an invoice for payment of contributions on a monthly basis. You will need to reference your records to determine the exact amount of contributions per pay period.

STEP 1: Enter Your Payroll Information

*Required

Hover over this icon when you need additional information.

| | | | | |
|--------------------------------|---|--|--|------------|
| Payroll Date: * | <input type="text" value="12/30/2022"/> | | | mm/dd/yyyy |
| Division: * | <input type="text" value="D 5000 D5000 GPP Training Division"/> | | | |
| Expected Contribution Total: * | \$ <input type="text" value="1000.00"/> | | | |

[Continue](#)

STEP 2: Select your Money Sources.

- Select all money sources which apply to the retirement contributions you are submitting.*
The three most common money sources for our employers will be:
 - BEF 1 Employee Before Tax - Voluntary:** This is pre-tax employee deferrals
 - ERB 1 Employer Basic:** This is pre-tax employer contributions
 - ERB 2 Employer Match:** This is pre-tax employer matching contributions

*If you have questions about which money sources to choose, contact [Church Benefits Board](#)

NOTE: After you have used the Guided Payroll Process once, you will be given the option to “Show/Copy Amounts from Previous Contributions.” Select this option to refer to previous submissions and to copy prior data.

Click CONTINUE.

STEP 2: Select Your Money Sources

Payroll Date: 12/30/2022

Division: D 5000 D5000 GPP Training Division

Expected Contribution Total: \$ 1000.00

Select the Money Source(s) You Want To Process

| Select | Money Source | Description | Copy From Previous Remit | Last Contribution Date |
|--------------------------|--------------|------------------------------------|--------------------------|------------------------|
| <input type="checkbox"/> | AFT1 | POST '86 EE AFTER-TAX BASIC | | |
| <input type="checkbox"/> | AFT2 | POST '86 EE AFTER-TAX SUPPLEMENTAL | | |
| <input type="checkbox"/> | BEF1 | EMPLOYEE BEFORE TAX - VOLUNTARY | | 12/09/2022 |
| <input type="checkbox"/> | ERB1 | EMPLOYER BASIC | | 12/09/2022 |
| <input type="checkbox"/> | ERB2 | EMPLOYER MATCH | | |
| <input type="checkbox"/> | ERB3 | FOREIGN MISSIONARY | | |
| <input type="checkbox"/> | RTH1 | ROTH CONTRIBUTION | | 12/09/2022 |
| <input type="checkbox"/> | LON1 | LOAN REPAYMENT | | |

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

Show/Copy Amounts From Previous Contribution(s)

Continue

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STEP 3: Update your Employee and Contribution Information.

- Enter the contribution amounts for each participant listed which are funded from each money source you have selected in the previous screen.

NOTE: You may also see ALERTS in the Alert Column: a yellow caution or a red "x". In either case, click on the Alert icon, and you will be told both *what the Alert represents and how to resolve the Alert*. If you are unsure how to resolve the alert, contact the Church Benefits Board.

STEP 3: 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 4 - Process and Confirm Your Contributions.

Payroll Date: 12/30/2022

Division: D 5000 D5000 GPP Training Division

Expected Contribution Total: \$ 1000.00

Hover over this icon when you need additional information.

Note: Any employees deleted from step 3, including employees with errors or warnings, will be included again the next time you start a new contribution and will display the same error/warning if it was not cleared previously. There is no need to delete any employee records from step 3 if they do not have a contribution amount for this payroll.

Errors must be corrected before continuing to Step 4 - Process and Confirm Your Contributions

Warnings will not prevent you from continuing to Step 4 - Process and Confirm Your Contributions, we do encourage your review in case updates are needed.

The employee account has been terminated, no updates allowed at this time. If you need to make a contribution for this employee, include them here and you will be prompted to reactivate them in Step 4. Once they have been reactivated, you will be able to edit their account.

| Delete | Edit | Alert | SSN | Last Name | First Name | Middle Name | Suffix | EMPLOYEE BEFORE TAX - VOLUNTARY | EMPLOYER BASIC | Birth Date | Hire Date | Term Date | Rehire Date | Add |
|--------|------|-------|-------------|-----------|-------------|-------------|--------|---------------------------------|----------------|------------|------------|-----------|-------------|-----------|
| | | | 000-00-0000 | CANE | CANDY | | | \$ 250.00 | \$ 250.00 | 01/01/2001 | 12/01/2022 | | | 555 GUMDF |
| | | | 246-82-4680 | ROBINS | CHRISTOPHER | | | \$ 250.00 | \$ 250.00 | 01/01/2001 | 12/01/2022 | | | 555 POOH |

Totals across pages \$500.00 \$500.00

Money Source Total \$: 1000.00

Expected Contribution Total: \$ 1000.00

Show All Entries

First

Previous

1

Next

Last

Show 1 to 2 of 2 entries

Save And Continue To Contribution Processing

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STEP 4: Process and Confirm your Contributions

In STEP 4, you will have the opportunity to confirm the work you have done in STEPS 1 - 3.

- Immediate next screen assigns a Reference Number to your contribution submission.

Click CONTINUE

- Review the Money Sources and corresponding totals, and place a check mark in the box beside each Money Source to “Verify Money Sources.”
- ***Select the Cash Effective Date - the date when the retirement contributions will reach the individual participant retirement accounts.

The date shown defaults to the current date unless you are working after 4 p.m. EST close of markets, in which case the next day/date will appear.

If you are working prior to the current Payroll Date, as is best practice, enter the Payroll Date which will then also become the Cash Effective Date.

If you are working several days after the Payroll Date, leave the Cash Effective date as defaulted.

- Check that you have read and accept all warnings and notices on this page.

STEP 4: Process and Confirm Your Contributions

[? Remit Info](#)[? Remit Details](#)[? Confirmation](#)

| Reference Number | Payroll Date | Expected Total ¹ | Division | Cash Effective Date ² |
|------------------|--------------|-----------------------------|------------------------------------|----------------------------------|
| 1053470665 | 12/30/2022 | \$1,000.00 | D 5000 D5000 GPP Training Division | 12/23/2022 |

| Money Source | Description | Verify Money Source | Total Amount |
|-----------------|---------------------------------|-------------------------------------|--------------|
| BEF 1 | EMPLOYEE BEFORE TAX - VOLUNTARY | <input checked="" type="checkbox"/> | \$500.00 |
| ERB 1 | EMPLOYER BASIC | <input checked="" type="checkbox"/> | \$500.00 |
| Expected Total: | | | \$1,000.00 |
| Actual Total: | | | \$1,000.00 |

Total Amount to be Remitted by Employer: \$1,000.00

¹Expected Total is used for reconciliation purposes only. It may or may not equal the actual total for the contribution.

²If processed before market close 4 p.m. Eastern time except stock market holidays and early closes.

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

Confirmation Messages:

Warning: Our records indicate that one or more participants in this remittance have no deferral on file. Contributions should not be submitted prior to the deferral being elected. For more information concerning the affected participants, please contact Client Services. The phone number is located on the Contact Us page.

Warning: Your forfeiture account is not set up correctly to allow you to process by division. You may still process your contributions but will not be able to offset them using the forfeiture account at this time. Please contact Client Services for assistance.

Warning: If you have scheduled contributions with an effective date in the future, your contribution will not be completed until the date you have chosen. If you need to change the date you have selected, please do so before completing this transaction.

I have read and accept all warnings and notices on this page.

NOTE: Be sure to read all notices and warnings on this page before moving to the next screen. Warnings addressing participant deferral and forfeiture account information may be disregarded.

Click COMPLETE TRANSACTION

- The final page on STEP 4 will reflect green check marks to show everything is in good order to complete the file submission.
- Use the PRINT button at the TOP RIGHT of your screen to PRINT or save a digital copy of the contributions you are submitting. Do not leave this page until you have the printed copy in hand or are certain of the saved file.

Click CONTINUE

STEP 4: Process and Confirm Your Contributions

| Reference Number | Payroll Date | Expected Total ¹ | Division | Cash Effective Date ² |
|------------------|--------------|-----------------------------|------------------------------------|----------------------------------|
| 1053470665 | 12/30/2022 | \$1,000.00 | D 5000 D5000 GPP Training Division | 12/30/2022 |

¹Expected Total is used for reconciliation purposes only. It may or may not equal the actual total for the contribution.

²If processed before market close 4 p.m. Eastern time except stock market holidays and early closes.

| Money Source | Description | Verify Money Source | Total Amount |
|--|---------------------------------|---------------------|--------------|
| BEF 1 | EMPLOYEE BEFORE TAX - VOLUNTARY | ✓ | \$500.00 |
| ERB 1 | EMPLOYER BASIC | ✓ | \$500.00 |
| Expected Total: | | | \$1,000.00 |
| Actual Total: | | | \$1,000.00 |
| Total Amount to be Remitted by Employer: | | | \$1,000.00 |

Confirmation Messages:

✓ I have read and accept all warnings and notices on this page.

[Continue](#)

Employee Contributions have been processed and submitted.
You may print this page as confirmation for your records.

Verification Code:

-16,9,38,-22,52,-45,-102,-106,-114,-77,75,90,71,-79,77,-55,-10,18,-10,-124,-46,-14,119,-98,3,-51,-90,-92,-85,93,30,62,-33,-25,-24,107,-99,87,105,109,-85,126,126,-60,45,-33,-90,72,27,-42,124,-81,-118,77,108,87,-127,-52,123,-40,-91,55,23,120

If needed, click on the [Reference Number](#) to review your work. If any of the contributions appear to be in error, click the **RED X** and begin again.

STEP 4: Process and Confirm Your Contributions

No Pending Contributions Found.

The following contributions have been completed. To view the contribution details, click on the reference number. If any of the following contributions were submitted in error, click on the 'X' to cancel the contribution. You have until market close to cancel a contribution (4pm Eastern time except stock market holidays and early closes).

| Reference Number | Cancel | Division | Payroll Date | Data Processing Date | Cash Effective Date | Actual Total ¹ |
|----------------------------|----------|------------------------------------|--------------|----------------------|---------------------|---------------------------|
| 1053468750 | X | D 5000 D5000 GPP Training Division | 12/30/2022 | 12/23/2022 | 12/30/2022 | \$1,000.00 |

If any questions arise, please contact Deborah Garrard, dgarrard@cbf.net or 404-232-0442.