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

A. Login to http://plan.empower-retirement.com/ using the Username provided by Empower.
   - New users: If you've received a temporary password from Empower, these are only valid for a short period of time. If the temporary password has expired, utilize the "Login Help" button to create a new password and access your account.
   - Current users: If you have forgotten your password or have trouble logging in, utilize the "Login Help" to reset your password.

B. First-time users: 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. Add Employee Participants to the Plan Service Center. Click here to watch a video tutorial on how to add new employees to the plan.

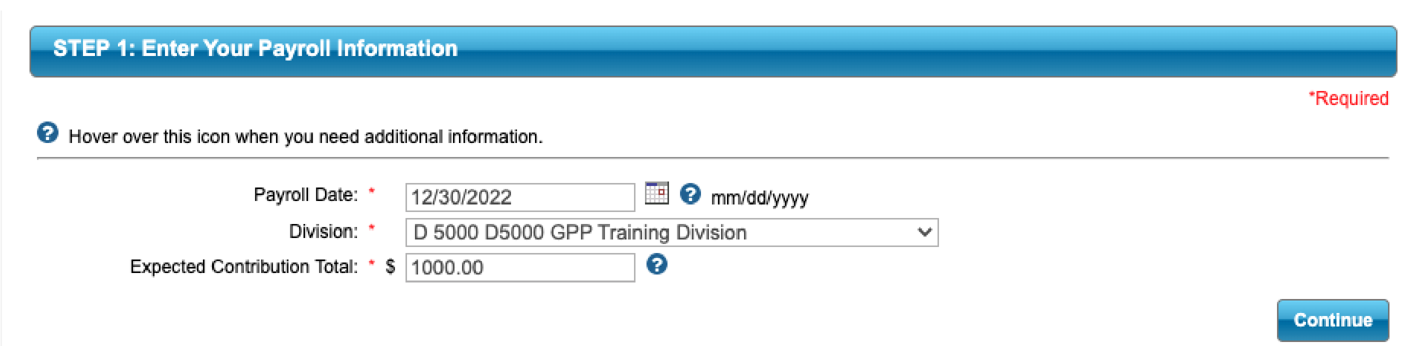
D. From the menu on the left, select PAYROLL > ENTER PAYROLL

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) **<u>that apply to this single pay period.</u>**

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 **<u>per pay period</u>**.



STEP 2: Select your Money Sources.

- Select all money sources which apply to the retirement contributions you are submitting.*
  The four 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
  RTH 1 Roth Contribution: This is after-tax Roth 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
☐	AFT1	POST '86 EE AFTER-TAX BASIC		
☐	AFT2	POST '86 EE AFTER-TAX SUPPLEMENTAL		
☐	BEF1	EMPLOYEE BEFORE TAX - VOLUNTARY		12/09/2022
☐	ERB1	EMPLOYER BASIC		12/09/2022
☐	ERB2	EMPLOYER MATCH		
☐	ERB3	FOREIGN MISSIONARY		
☐	RTH1	ROTH CONTRIBUTION		12/09/2022
☐	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 | Back

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.

Add Employee | Add New Column | Export | Search | Add/Change Money Sources

Delete	Edit	Alert	SSN	Last Name	First Name	Middle Name	Suffix	EMPLOYEE BEFORE TAX - VOLUNTAR	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 | Back

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.

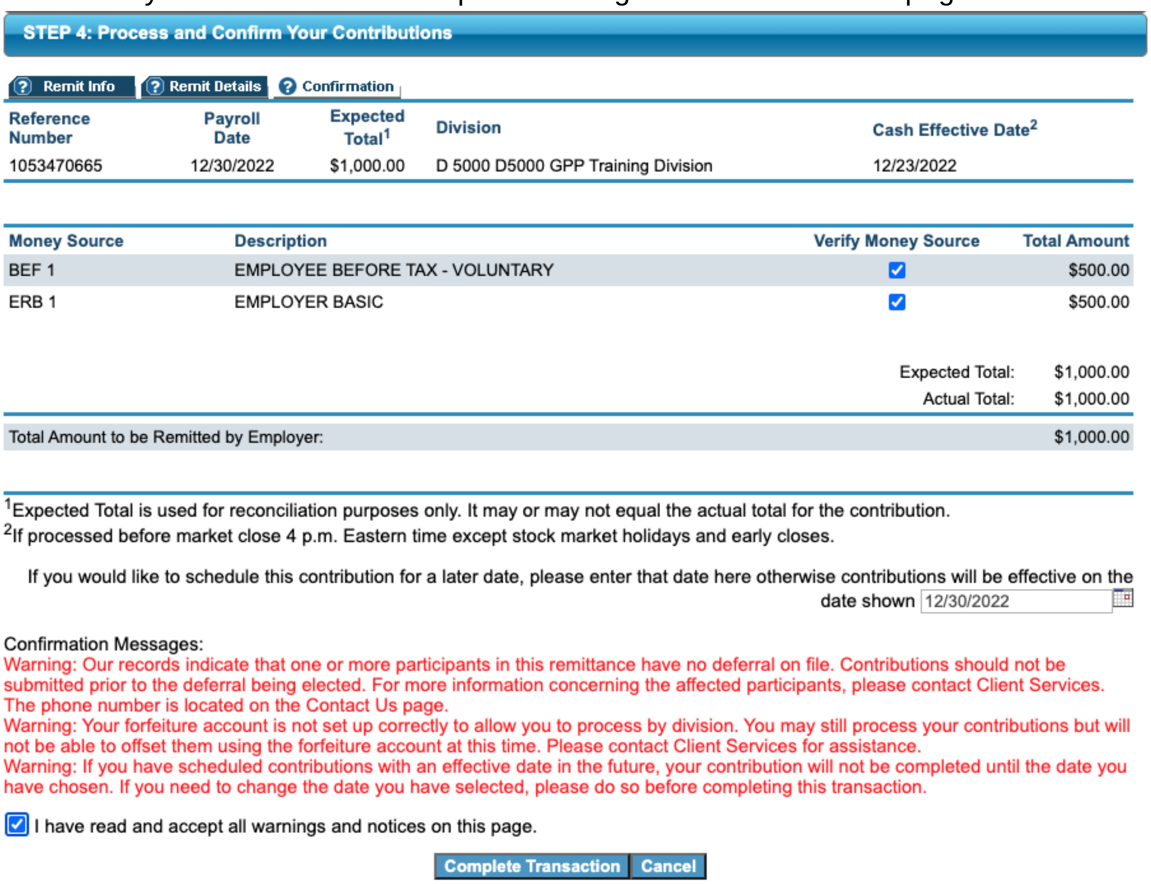
- Immediate next screen assigns a Reference Number to your contribution submission.

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	☑	$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

[1]Expected Total is used for reconciliation purposes only. It may or may not equal the actual total for the contribution.
[2]If 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 12/30/2022

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.

Complete Transaction | Cancel

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 next page will have a statement “Finished Completing Transaction. Please Click Continue”. Click Continue.

- 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

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

In the final screen (pictured below) click on the blue Reference Number to review your work and **print a detailed explanation** of the contribution amounts submitted for each employee.
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

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If any questions arise, please contact the Church Benefits Board at 770.220.1672 or helpdesk@churchbenefits.org.