Pensions & Benefits USA
403(b) Contributions Online

Pensions & Benefits USA
Church of the Nazarene
Phone: 888-888-4656
Web: pbusa.org
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What will I need?

It will be helpful for you to gather some information before you log in through the portal. You will need to verify any information on your profile and update it with each of these items.
Here is a check list:

☐ **Church-related data**
- Church's name
- Church's tax ID number (as reported to General Secretary's office)
- Fidelity Investments' Division Code (used on Fidelity remittance form)
- Church's email address

☐ **Employee roster**

A list of current employees can be added to the portal whether they are contributing or not. You can always edit the portal list to match your roster. Make sure you have all personal data for each employee listed below (e.g., SSN, DOB, etc.)

☐ **Existing Participation Agreement (PA) for the Nazarene 403(b) plan**

If you already have a completed PA, the program will not ask you to complete another. If you do not have a completed PA or you are not sure, please call P&B—we will get you set up.

☐ **Existing Letter of Agreement (LOA) with your employees**

All salary reduction agreements for your employees must be formalized with an LOA. An LOA is also helpful for formalizing employer additions.

☐ **Banking information for the account from which the contributions will be made**
- Account name (as it appears on the church's checks)
- Bank routing number
- Account number

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Electronic Signatures

The Letter Of Agreement form requires electronic signatures. This is easily done with a computer mouse or on a touch screen. You may want to create a signature file to store on your computer for use with the portal.

Payroll Information

- Information about dollar amount or percentage of salary
- Payment frequency
- Effective date for contributions to begin

How do I log in?

At the P&B USA website (**pbusa.org**), select the **403(b) Deposits** button in the upper right corner of the page.

After you log in, you will land at your Dashboard. This is your account's homepage, and you can return here if you ever need to back up or start over. From here, you may navigate to your church's info and employees page.

How do I set up participants?

1) From your Dashboard, visit **Employees** page
2) Check that all information for existing employees is correct, and make changes where necesary
3) If any employees are missing or to add a new employee, click **Add New Employee**
4) Enter employee information
   - SSN
   - Date of hire
   - Bivocational status
   - Yearly salary
   - Gender
   - First/Last Name/MI
   - DOB

   (This creates a Letter of Agreement which employer and employee will both need to sign electronically.)

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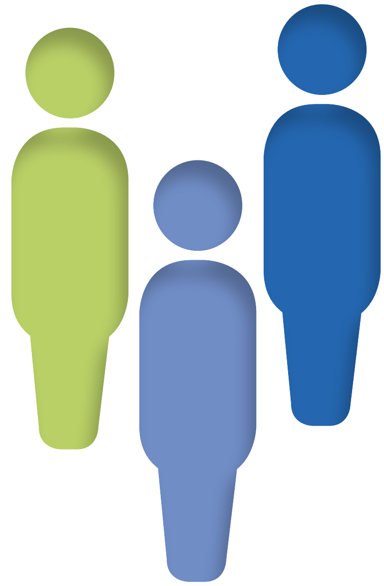

5) Signify Deferral Deductions
- Employee's salary deferral ($ amount or %)
- Frequency
- Effective date

6) Designate your responses as an employer
- Employer salary addition ($ amount or %)
- Frequency
- Effective date

7) If an employee is no longer serving at your church, delete them from the list to remove them from your roster.

WAIT! You're not done!

You have completed your employee(s)' Letter of Agreement, but **you have not yet scheduled contributions.** Please make sure you complete the next step to finish this process.

Now that my roster is complete, how do I manage my contributions?

1) From your dashboard, click on **Contributions**
2) Click **New Contribution**
3) Input new contribution information
   - Bank account name
   - Date
   - Frequency
4) Select which (or all) employees
5) Enter employer pre-tax amount

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Any more questions?

P&B USA has phone representatives who can walk you through this process! Phone us toll-free at **888-888-4656** or email us at pensions@nazarene.org.

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