

P&B FAQ

Online 403(b) Contributions



PENSIONS AND BENEFITS USA
CHURCH OF THE NAZARENE

Why Online 403(b) Contributions?

Q What is Online 403(b) Contributions?

A *Online 403(b) Contributions* is an online website where church treasurers and administrators can manage salary deferrals and employer contributions to the Nazarene 403(b) Retirement accounts of church employees. Through this portal, one can add new employees, edit existing employee information, and schedule contributions.

Q Why make contributions online? We were sending paper checks for our employees, and that was working fine.

A As of January 1, 2019, Fidelity Investments, our provider of recordkeeping services for the 403(b) plan, stopped taking checks. We created *Online 403(b) Contributions* to facilitate this transition.

Registering Your Church

Q I would like to register my church, how do I begin? What do I need?

A Before you register, we encourage you to take a look at the [user guide](#) and [videos](#) at pbusa.org. You can find them by searching for *Online 403(b) Contributions*. These will walk you through the entire process. You can then access our online portal by clicking on the green button “403(b) Deposits” in the top right-hand corner of our homepage.

Q What is a Division Code?

A A Division Code is a 3-digit number used by Fidelity to identify your church. It can be found on your remittance form. If your church is new, you may need to call P&B USA for your Division Code.

Q Is an employer Participation Agreement still necessary?

A Yes, your church will still need a Participation Agreement (PA) on file to make salary deferrals and/or employer contributions.

Employee Profiles

Q Do the employees of my church need to be present to set up their profiles?

A To finish setting up an employee Letter of Agreement (LOA), both an employer and employee signature are necessary. If you have an electronic signature on hand, this can be used in lieu of having the employee electronically sign in person.

Q I don't have all of the information requested for my employee(s). Are all the fields necessary?

A Yes, all fields on the Employee Information page are required in order to schedule deferral deductions and employer contributions. The one exception to this is a fax number, which can be omitted.

Q How do I delete an employee?

A On your Dashboard, in the section which lists all of your registered employees, you will see a trashcan icon to the right of each name. Click on this, select the reason for their removal, and confirm. If this icon does not appear, you will need to first cancel the scheduled contribution for the employee, then return to complete the above steps.

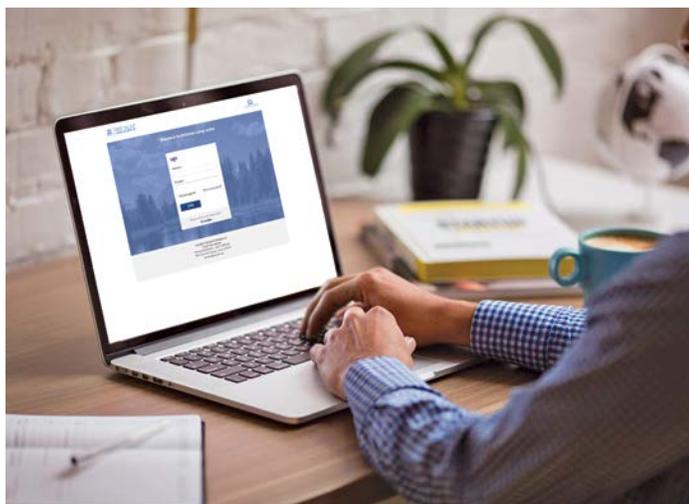
Contributions

Q Once I've input employee salary deferral information on the profiles, are contributions scheduled?

A Not yet. After setting up your church and employee profiles, you still need to visit the Make a New Contribution page and fill out the requested information. Once you have saved and submitted this, you are all set. You can even set up recurring contributions on a weekly, monthly, or annual basis, so further action will be necessary only when a change is needed or a new employee is added.

Q How do I cancel a contribution?

A To cancel a contribution, go to the left side of the Dashboard. Under the list of contributions there is a link called "See all contribution history." Select it, and you will be taken to a page that looks similar. You will see two columns: Edit and Delete. "Delete" should be on the top row where the Scheduled Contribution is shown. Select the trashcan icon in the Delete column, and the contribution will be deleted. If you wait too late on the day of the contribution, you may not be able to delete the contribution.



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Q How will I be notified if one of my employees makes a deferral change on their personal Fidelity NetBenefits account?

A When an employee makes a change to their Letter of Agreement on Fidelity's NetBenefits site, you will be notified via email. As the plan administrator, you should then update the information provided at the *Online 403(b) Contributions* portal.

Q How do I schedule contributions for hourly employees?

A It is best to do contributions on behalf of hourly employees as ONE TIME contributions as needed. This allows you to go in each time and input the proper amount being contributed.

Miscellaneous Administrative

Q What happens when the holder of the email previously administering our church discontinues serving as the administrator?

A If you know the username and password, you may log in and go to My Profile. Here you can change the email address listed, which also changes the username. Once you have done this, please visit the Church/Employer Profile and review the email at the bottom of the page. The email listed here is used for notifications, so please make sure it is updated with an accessible address.

If a Treasurer or Administrator leaves without sharing the username or password, you will need to call P&B USA. We will reset your link so you can continue using the portal.



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Serving Those Who Serve