



Diocese of Bismarck Retirement Plan

New Employee Information

- The Diocese of Bismarck Retirement Plan employer contribution rate is 2%.
- The Diocese of Bismarck Retirement Plan employer match contribution may be an additional 1% up to 3%, if you defer at least 3% up to 5% (see chart below).

You Defer	Employer Contribution	Employer Match	Total Employer
0%	2%	0%	2%
1%	2%	0%	2%
2%	2%	0%	2%
3%	2%	1%	3%
4%	2%	2%	4%
5% or more	2%	3%	5%

- The employer contribution and the employer match are 100% vested upon employment.
- The employee deferral amount in a calendar year is restricted by government limits based on age.
- New employees are automatically enrolled at 3% pre-tax deferral. Employees who wish to change their deferral amount must log into their account on the Bravera Wealth 401(k) website to change their deferral amount (see last bullet for instructions).
- Any employee deferral changes must be received 10 working days prior to payroll processing cutoff date to be included with the next payroll.
- To log into your account, please visit <https://yourplanaccess.net/bravera>. If you have not previously established a User ID and Password, select “+New User” and enter Plan Password 18560, then enter your Social Security Number (without dashes), and Birth Date as MM/DD/YYYY. You may call 701-456-3386 for log-in assistance if necessary.

If you have questions, please contact the following individual(s) for an appointment:

Jim Braun, CFP® or Shayla Evink, AIF®
Planningteam Financial Advisors, 320 N 4th St, Bismarck, ND 58501
Phone 701-255-6832

Diocese primary contact:

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