Diocese of Worcester Instruction Information
MassMutual 403b Retirement Plan

Enrollment Forms

<u>Each Enrollment Form must be completely filled out and must include:</u>

- Date of Employee participation, for example, 9/1/13 or whatever date participation is to start.
- Date of Hire (can include date with other Diocesan Employers).
- Date of Birth (must be on the form).
- Beneficiary Form must be completed.
- Print or type the Employer's Name with City and Address on the top of each form. (MassMutual will need to know whose employees are enrolled).

MassMutual requires the above information so that they may assist in the determination as to possible regulatory catch up provision calculations.

On these Enrollment and Beneficiary Forms, cross out this wording "Plan Administrator Signature" and replace wording with "Employer Signature" and sign.

<u>If your employees have questions in filling out these forms, contact:</u>

MassMutual Financial Services	Participation Information Center
Contract Code 61183	1-800-743-5274

<u>Each Parish, Agency or School is to send completed enrollment forms to:</u>

Carol Adams
Diocese of Worcester
49 Elm Street
Worcester, MA 01609

Keep a copy of the completed forms for your Files *(Forms not completely filled out will be returned)*

<u>Employer Information about Non-MassMutual Accounts</u>

Employees can obtain assistance from MassMutual Financial Services Consultants in order to get a better understanding of whether to transfer their current 403(b), 401(k), IRA accounts, etc. into a new 403(b) Plan with MassMutual.

Are there surrender fees? If so, what are they? Are they at different amounts or at different maturity time periods? Should I consider transferring all or partial funds without surrender fees to possibility save on former TSA mortality charges, etc.?

<u>How do I find out Information on Non-MassMutual Accounts?</u>

Fill out the MassMutual Financial Services Roll-In Consultant Form and fax your information to the number on the form attention of Mass Mutual Contact Code 61183 or call the Rollover Information Line at 1-800-743-5274. The contract code is 61183. MassMutual will be in contact with you to assist you in contacting your former TSA carrier so you can obtain information so you may be informed in order to consider your plan of action.

<u>Notice of Weekly, Semi-Monthly, Monthly, Etc. 403(b) Payroll Deductions</u>

ACO/DCS is our 3rd Party Administrator who will be working with MassMutual and you, our Parish/Agency/School Bookkeepers and Accountants, to assist in the coordination of the Employee payroll deductions and fund transmittal process.

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ACO/DCS must be notified each payroll period through their computer generated template with information on each person and amount deducted and transmitted for the 403(b) that pay period.

Before Processing Payroll Deferrals

Call Arden Burkholder at ACO/DCS to set a date to start deducting the employees' deferrals. He will confirm that MassMutual has already received the enrollment forms and the Employees' accounts are open.

Arden Burkholder
ACO/DCS
aburkholder@acodcs.com
1-800-361-4635 x117
Fax: 877-249-8549

Before Sending any Funds, Send Payroll Deduction information to ACO/DCS

Once you have run payroll and had your payroll company ACH the funds or you have prepared a check to be mailed, your next step is to send the payroll deduction information to ACO/DCS. The first step in this process is to obtain a copy of the template file from Arden Burkholder at ACO/DCS. Email him at

aburkholder@acodcs.com

Once you have entered the data into the Excel file please be sure your file name includes your Parish/Agency or School name and city along with the payroll date. **Example:**

StEdmund-Worcester-06302015.xlsx *Do not use any special characters besides a hyphen.*

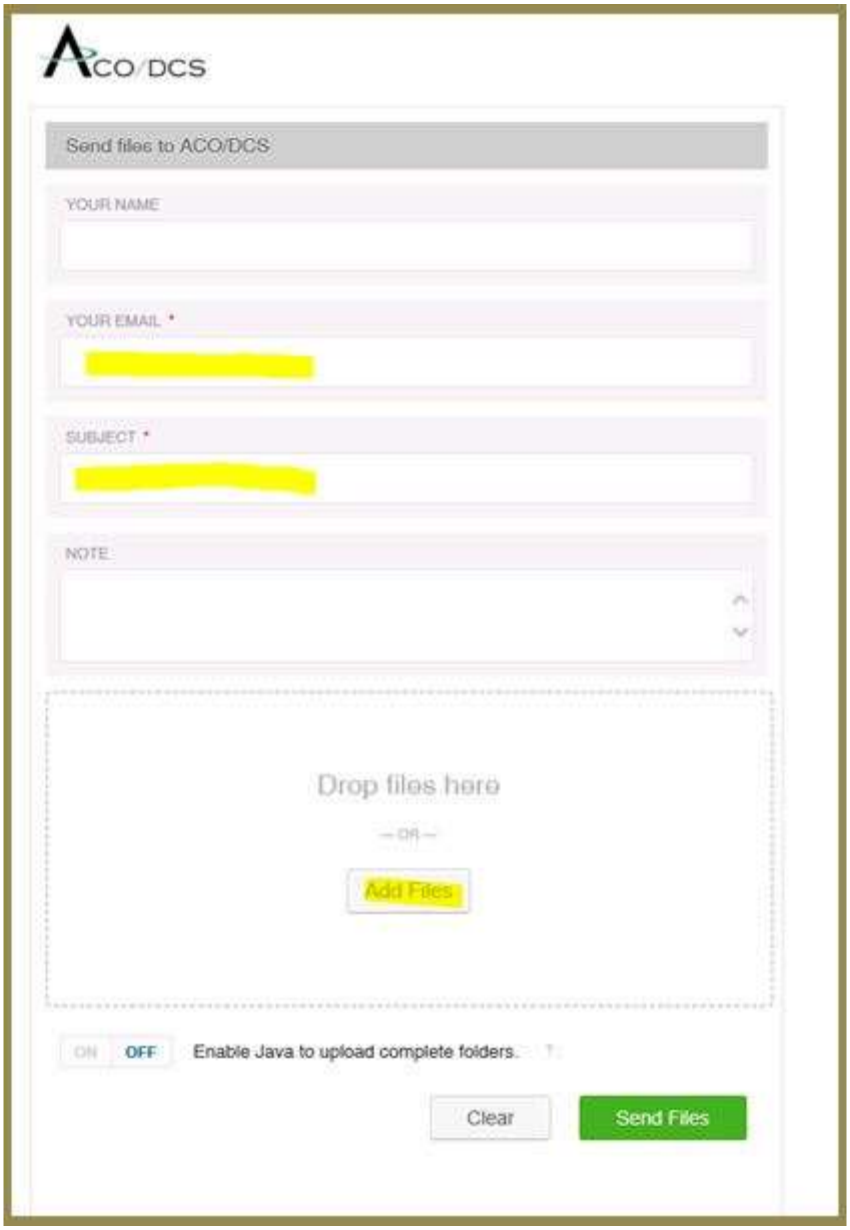
Here is a direct link to use to upload your files.

https://acodcs.exavault.com/share/view/6qrq-d1l8em5m

1) Enter your email address in the email box (has a red dot)
2) The "subject" box is also required (red dot) but you can enter whatever you want… "403b upload" or anything… just so the box isn't empty.
3) Click the "Add Files" button, a window will open allowing you to find and click on your file, select the file then click "open" and it will add the name of the file to the box on our webpage.
4) Click the green "Send Files" button.

You will get a message saying the file was uploaded and you will receive an email saying Jeffrey (ACO/DCS) received your files.

(Picture of upload screen on next page)



If you need help with this step or have questions about the process, please feel free to contact Arden at ACO/DCS aburkholder@acodcs.com and he will assist you.

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<u>How and where do I send the 403(b) Funds?</u>

Transmittal of Funds by Check

If you transmit your payroll deductions by check, then prepare your check for the exact amount, which you have indicated on your template. Please include the payroll date on the memo line of the check.

Check payable to: **RCB of Worcester 403b Plan**

Mail check to: **RCB of Worcester**
PO Box 847228
Boston, MA 02284-7228

<u>Please do not send any documentation along with your check and do not pay any other invoices with this check.</u>

Transmittal of Funds by ACH:

If your deductions are currently paid via ACH transmission, set up and send as follows to:

Account Number: 7678292767 **ABA Number: 2313-72691**

Make sure that your information identifies your Parish/Agency or School name and city in the transmittal to Sovereign Bank.

The funds being transmitted must equal the exact amount that you reported on your template which was transmitted to ACO/DCS. Excel template and transmitted funds will be matched by ACO/DCS and only if both types of data match will the funds be swept by MassMutual and posted to participant accounts.

Example of template

Diocese of Worcester 403(b) Retirement Plan
MassMutual Contract Code 61183

Agency #	PARISH AGENCY	CITY	SSN	LAST NAME	FIRST NAME	DEDUCTION AMOUNT	MATCH AMOUNT	PAYROLL DATE	COMMENTS
00000	Diocese of Worcester - Example Location	Worcester	999-99-6789	Smith	Jane	0.00	0.00	mm/dd/yyyy	
00000	ocese of Worcester - Example Location	Worcester							

Select Agency #
Key in the 5 digit location number or click the little triangle to show the dropdown list. Select your agency # from the list.

Once you click your agency # then the name and city will be filled in automatically.

Agency # list on next sheet.