PARISH EXPERIENCE GUIDE

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Note: The Archdiocese of St. Louis Lay and Priest Plans are record kept at Prudential by means of a 6 digit number. Throughout this guide, you will see reference to account numbers. The Lay Plan is 768150 and the Priest Plan is 768170.
Access PruMessenger Email

Prudential’s secure email, PruMessenger, is used for sending and receiving sensitive participant data/information. This will also be used when Prudential sends the Funding Summary to you after a contribution file is received.

1. When a recipient is set up with PruMessenger access, they will receive the following email with attachment:

   **You have received a secure message from Prudential**

   You can read your secure message by opening the attachment included in this email, securedoc_201708167132311.html. You will be prompted to open (view) the file or save (download) it to your computer. For best results, save the file first, then open it in a Web browser. To access from a mobile device, forward this message to mobile@res.cisco.com to receive a mobile login URL.

   If you have concerns about the validity of this message, contact the sender directly.

   **First time users** - will need to register after opening the attachment. For more information, click the following Help link.


   **About Cisco Registered Email Service** - https://res.cisco.com/website/about

   If you need further assistance with PruMessenger, please call the Online Service Center at 1-800-Prui-Help (1-800-778-4357) in the U.S., or 011-353-7491-78416 internationally. The Online Service Center can assist with account verification, password resets or questions concerning PruMessenger basic functionality.

   **PLEASE NOTE:** The Archdiocese strongly recommends that secure emails never be forwarded to and accessed on a mobile device. All parish communications should be maintained on the parish network/workstation.

2. Open the attachment and click on the “OPEN” button
3. You will then be prompted to “Register”.

4. Enter your name and select a password as directed.

5. You will be notified that an email was sent to you for the final step of your registration. The email will provide a link to activate your account.

6. When you click on the link, you will get a message that your account has been activated.

7. You can now go into the original message you received, log in with the password you created, and read your secure email.

Note that the registration process is a one-time event. For all future messages, you will simply need to enter your password to receive your secure message. If you should need assistance, please call the Online Service Center at 1-800-PRU-HELP (1-800-778-4357).
Plan Sponsor Web Access

You will be given access to Prudential’s Plan Sponsor Website. With this access, you will be able to open the “Payroll Changes” section of the website. This will allow you to obtain the deferral changes for your specific parish and submit payroll contributions and benefits to Prudential through Internet Contribution Center (ICC).

1. You will be receiving two emails from Prudential for your access to the Plan Sponsor Website:

   a. One email will come from Prudential.retirement@prudential.com and will provide you with the website address and your user ID (sample shown below).

      *****PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS, AS THIS EMAIL BOX IS NOT MONITORED*****

Welcome! You have been granted access to Prudential Retirement’s Plan Sponsor Website. The Plan Sponsor Website can easily be accessed at: http://sponsorcenter.prudential.com

The first time you login, you will be prompted to change your password. Please log onto the website as soon as possible to change your password.

To login to the Plan Sponsor Website, you must enter your user ID and password. The user ID and password are case sensitive and when you are prompted to change your password you can choose any minimum eight-digit alpha and/or numeric combination.

Your temporary password will be sent to you in a separate email.

Your user ID is: xxxxxxxx

If you have any questions, please contact your Prudential Representative.

Sincerely,

Prudential Retirement Data Security Group

   b. A separate email will be sent on the same day providing you with your temporary password.

2. Upon receipt of the emails referenced above, please log in as soon as possible and follow the instructions to update your password and confirm your access. Note that you will not be able to see participant records or access the “Contribution Processing” area until 10/13/17. If you are unable to successfully log in, please contact June Haas at 800.840.5452 *(Account# 768150 Lay Plan or 768170 Priest Plan) “Client Service Manager Option”, or at June.Haas@Prudential.com.
Viewing/Extracting Contribution Rate Changes (Formerly known as Salary Reduction Agreement)

NOTE: Parishes MUST complete the following before processing ALL payrolls:

1. Before paying anyone for the first time, contact Sharon Gogel at 314.792.7261 and verify whether or not the employee is eligible for the 5% Retirement Benefit.
2. Obtain Contribution Rate Changes using the following procedure:

**Step 1:** Go to sponsorcenter.prudential.com and enter your user id and password.

![Prudential Sponsor Center Login](image)

**Note:** After entering in your login and password, the landing page will allow you to choose 768150 Lay Employee plan or 768170 Priest plan. The process for checking contribution rate changes or submitting contributions is the same regardless of the plan number. You would choose the Lay plan when processing Lay employees and choose the Priest plan when processing updates for Priests.

**Step 2:** Click on “Manage Plan” then select “Payroll Changes”. The same process can be followed for checking potential Priest contribution changes, by selecting the Priest Plan 768170. This screen will be the same, regardless of the number of parishes for whom you are responsible for submitting contributions.

![The Archdiocese of St. Louis Lay Employees Retirement Plan](image)
Step 3: You will be able to view the participant deferral election changes. As a default, when you open this page only the “NEW” status will be reflected. If you are responsible for multiple parishes, those parishes will all be listed on this screen. You may filter by Sub-Plan (see Red circle) to see changes for a specific parish. Subplan numbers at Prudential correspond to the Parish Number. The format is three leading zeros followed by the 3-digit Parish Number – 000xxx. Please see the Parish Contact List.xls to help you identify the Prudential Subplan Number associated with your Parish.

Notes:

a. Your plan does not permit Loan Repayments through Payroll Deduction; therefore, please ignore the “Export Loan Start/Stops” button.

b. You will see an update for each day a participant has made a change. However, if a participant made multiple changes in a single day, only the most recent change will be reflected for that day.

Step 4: You may select the “Export Contribution Rate Changes” button (see red circle in above screen shot) to Open, Save and/or Print an Excel report version of the changes listed on the website (sample report below).

Step 5: Make any participant updates within the QuickBooks employee file.
**Viewing/Extracting Contribution Rate Changes (Formerly known as Salary Reduction Agreement) continued**

**Step 6**: Mark Complete.

A. Option 1: You can select each individual checkbox next to the participant, then click the “Mark Selected Complete” button.

B. Option 2: You can click on the “Select All’ checkbox, then click the “Mark Selected Complete” button.

C. Option 3: Select the Participant’s Name. Additional details will appear then click the “Mark Complete” button.

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**Additional Features:**

- **Filter by Transaction Date Range**: This option allows you to filter the results for a specified timeframe.
- **Filter by Status**: You may select “Complete” from the “Status” dropdown to see all changes that have been marked as “Complete”.
  - This is a good option to use in the event you accidentally mark someone as complete and need to pull them up to view the rate change information.
- You may also search for **Participant by Name** or **Account Number (SSN)** if you need to review historical changes for a particular participant.
Contribution Remittance

Please follow the ICC Reference Guide for remitting contributions for both the Lay and Priest plans as applicable.

Internet Contribution Center (ICC) Reference Guide

The purpose of the guide is to provide plan sponsors with a reference tool for submitting contribution files.

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Funding Contribution Files

Once you’ve completed the final step of the ICC guide, you now move into the funding phase of the process.

Archdiocese Parishes will fund contribution files via Auto ACH. Prudential will initiate the debit of the Parish bank account on file as of the current date for all contribution files received in good order by 1:30pm CST. The debit will appear on the bank account the following business day.

A Funding Summary will automatically generate and will be sent to you through PruMessenger. See example below.

Note: A Pseudo Enrolled participant is considered a true default investor. A true default investor has not made investment elections and their contributions are invested in the plan’s default election. If a Pseudo Enrolled participant appears on this report, no action is required. Also, your plan does not permit loan repayments through payroll deduction; therefore, please ignore any reference to loan repayments on the report.

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**Prudential Retirement Services**

* Your file will be invested once your data and funding are received in good order.

* Please include the following with your remittance:
  - For checks include voucher # and Plan # on the memo line.
  - For wires include the voucher # and Plan # on the remarks line.
  - If the voucher # and Plan # are not received in the exact format above there may be a delay in investment.

**Batch Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Transaction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRE TAX DEFERRALS</td>
<td>$48,854.37</td>
</tr>
<tr>
<td>EMPLOYER</td>
<td>$133,370.99</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$202,223.24</td>
</tr>
</tbody>
</table>

**Additional Information**

Negative contributions were submitted for the following participants: No negative contributions found.

Negative loan repayments were submitted for the following participants: No negative loan repayments found.

The following participants will be pseudo enrolled unless complete enrollment information is received by Prudential prior to the processing of this payroll remittance:

No pseudo enrollments found.

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Report End
Administrative Changes

Enrollment Process: You will be provided with contact cards from Prudential. Please give a card to all new parish employees – both part-time and full-time, regardless if employee is eligible for the 5% benefit. These contact cards tell the new employee who to contact to enroll in the plan. The contact card is the only document you provide to employees.

Contribution Rate Changes (formerly known as Salary Reduction Agreements – SRA form): You will no longer accept or process contribution rate change requests from participants. Participants should be directed to the Prudential Website to make changes. You will follow the “Viewing/Extracting Contribution Rate Changes” section of this guide prior to every payroll run to capture any changes.

A participant will request a contribution rate change with Prudential through the call center or website. Provided the request is made by 4:00pm CST, the change will be reflected on the Payroll Changes the next business day. Bookkeepers are only responsible for the updates within the Payroll Changes section of the website the day payroll is to be processed. Any participant requests made after payroll is processed will take effect the following payroll run. The plan document allows for this timing by stating the changes are to take effect as soon as administratively feasible.

Employee Information Changes: To change employee information (name, address, marital status, employee status, title, etc.) in Prudential’s records, simply update the Employee Record/File in QuickBooks. The Archdiocese will gather the information and securely transmit it to Prudential.

Terminated Employees: Termination forms are no longer needed. IMMEDIATELY after processing an employee’s final paycheck in QuickBooks, enter the Release Date in QuickBooks. (The Release Date is found in the Employee Record/File – Employment Info tab.) Prudential will receive this date in the next information transmission from the Archdiocese. Sharon Gogel may be contacting you, at a later date, to verify the Release Date when the employee chooses to take withdrawals from their account.

New Parish Bookkeeper

If/when a parish has a new parish bookkeeper who will be responsible for remitting contributions to Prudential, please follow the steps below:
1. The current bookkeeper will notify Sharon Gogel (314.792.7261) or sharon.gogel@ajg.com that they are leaving their position. Sharon will notify the Prudential Client Service Manager and request the following:
   a. Remove their access to the Plan Sponsor Website.
   b. Remove them as the parish contact.
   c. Cease sending them the funding summary through PruMessenger.
2. The new bookkeeper or Pastor will notify Sharon Gogel (314.792.7261) or sharon.gogel@ajg.com and provide the following information for the new bookkeeper: Name, Email and Phone Number.
3. After receiving new contact information, Prudential will setup the new parish bookkeeper as the new parish contact and provide them with PruMessenger and Plan Sponsor Web access. In addition, they will be provided with the ICC and Parish Experience Guides.

Questions? Please contact one of the following representatives:

Gallagher Benefit Services: Mike Eagen, 314.792.7262, Michael.Eagen@ajg.com
Sharon Gogel, 314.792.7261, Sharon.Gogel@ajg.com

Prudential Retirement: June Haas, 800.840.5452, Account# 768150 Lay Plan or 768170 Priest Plan, Client Service Manager Option, June.Haas@Prudential.com

Archdiocese of St. Louis: Sally Serbus, 314.792.7716, SallySerbus@archstl.org
Michael Puetz, 314.792.7543, puetz@archstl.org