



Employer Contribution and Salary Deferral Procedures

For Temple Executive Directors, Bookkeepers, Accountants, or Finance Directors.

Information to Know: [Type here]

Temple Name:

Division Code

Division Name:

Login ID:

Password:

Does the participant receive an Employer Contribution? _____

How often does the participant receive an Employer Contribution? _____ (Paycheck, monthly, quarterly, yearly?)

Does the participant take out a salary deferral? See instructions for salary deferrals on page 7.

Contact Information for the ACC:

If you are new to the temple and the job, call the ACC and we'll help you figure out what to do.

American Conference of Cantors

847-781-7800

retirement@accantors.org

For updates to the procedures see the [ACC Website](#).

Contact information for Fidelity Investments for employers:

Simplified Contribution Platform Website <https://contribution.appiancloud.com/suite/>

Customer Help Hours: 8AM-6PM EST

Customer Help Number 1-800-917-4369

Customer Help Email SCPHelp@fmr.com

SCP User Manual [User Manual](#)

Employer Obligations

It is generally the executive director, bookkeeper, accountant, or finance director who will be responsible for submitting the retirement plan contributions. It should be the person who handles payroll.

The primary responsibilities are to assist in enrolling new hires, determine the correct amount to contribute - both employer and elective salary deferral contributions, ensure the IRS Annual Limits are not exceeded ([see IRS Tax Limits](#)), and contribute within the legal timeframe.

It is important for the employer to return copies of the [Retirement Plan Contribution Calculation form](#) and the [Workplace Savings Plan Contribution form](#) to the ACC, on behalf of the participant, every year.

Refer to the plan documents and summary plan descriptions for all employer responsibilities.

Setting Up Your New Hire in Fidelity

1. Is your new cantor/soloist a member of the ACC or GTM and eligible for the retirement plan?
 - a. Eligibility: ACC and [GTM](#) members in good standing are eligible to enroll in the ACC Retirement Plan.
 - b. Rabbis ordained from HUC-JIR may be eligible through the CCAR (via the [GTM](#)) only if they no longer meet RPB's eligibility requirements.
2. Does your cantor/soloist have an existing ACC Retirement account?
 - a. If they need to create an account, see the [ACC/GTM Member Enrollment Instructions](#).
 - b. If they have an existing account, email the ACC Retirement Administrator the name of your new hire and the employer's full name.
3. Work with your cantor/soloist to complete the [Contribution Calculation Form](#) and the [ACC Elective Deferral Form](#). Return both to the ACC Office.

Requesting a New User in SCP

You can request to be a SCP user by clicking on this link. [Fidelity Investments Simplified Contribution Platform \(appiancloud.com\)](#)

1. Click 'I Agree.'
2. Select 'New User' below the login fields.
3. Complete the form.
 1. **Plan number** - 71280.
 2. **Division code and the division name.** If your congregation does not have the division code and division name yet, contact the Retirement Plan Administrator.
4. Submit the form.
5. A request for access will be sent to the ACC office. Once approved you will receive an email from the Retirement and Groups Benefits Administrator with further instructions.
6. Once you have successfully logged in to SCP and updated your password, add a funding method right away as it takes Fidelity 10 business days to

verify each new bank account added before it is available for use. The funding method will be available on the 11th day.

7. After the bank account is verified, enjoy the simple contribution process!

ACC Retirement Plans

A defined-contribution plan, a type called a [403\(b\)\(9\) Qualified Church Plan](#) is funded by salary deferrals and employer (temple) contributions made by qualifying employers or rolled over from other qualifying 403(b) church plans. The plan is eligible for parsonage/minister housing allowance in retirement for ordained clergy. **Fidelity Investments plan number 71280.**

Supplemental Plan: a non-qualified deferred compensation plan in which funds invested are held in an irrevocable trust for the benefit of participants for retirement purposes. Sometimes referred to as the "Rabbi Trust" due to its origin with the IRS, the Supplemental Plan allows employers to make contributions that may exceed the annual IRS maximum contribution limits for eligible compensation. Salary deferrals and temple contributions in this plan are eligible for parsonage/minister housing allowance in retirement. **Fidelity Investments plan number 71281.**

Important Note: Distributions from the Supplemental Plan are paid out quarterly over a five-year period for account balances over \$23,500 (in 2025). Distributions are based on a formula as defined in the [Plan document](#) and begin upon retirement, unless a distribution deferral form (see Forms page) is on file with the ACC Office one year prior to retirement.

Contributions

Participant retirement accounts are funded by Employer (Temple Contributions) and Salary Deferrals.

All contributions are made electronically through the [Simplified Contribution Platform](#) (SCP). You can make a contribution on behalf of a participant after creating a SCP account, and adding a funding method, which has been verified by Fidelity.

There is a [SCP user manual](#) located on the landing page of the website at the top right under 'Resources'. Please see the below for information about both types of contributions.

Employer Contributions:

1. Employer contributions are the contributions the temple makes as a benefit to the participants.
 - a) They are calculated and paid throughout a fiscal year period.
 - b) Can be any percentage of the participant's full compensation as determined in the contract or can be a set rate regardless of salary.**
 - c) This amount can be changed at any time. The ACC recommends the employer contributions be 15% of the participant's salary.
 - d) The employer contribution can be paid as one lump sum payment or stretched out monthly, however, all employer contributions must be deposited by the end of the fiscal year.
2. Calculate employer contributions by using the [Annual Calculation Contribution Form](#).
 - a) Start with the **Full compensation**.
 - b) Determine the percentage of full compensation that the employer's contribution will be calculated from.**
 - c) Are you contributing quarterly, monthly, a single contribution or by paycheck? That would determine your contribution per period.
 - d) Employer contributions can be prepaid, and you can preschedule this payment ahead of time with Fidelity.
3. When coding for temple contributions in the SCP system, use **02-Temple Contributions**.

Salary Deferrals:

1. A salary deferral is the amount of salary that a participant requests to be withdrawn from their paycheck **each pay period**. See [IRS Elective Deferral Rules](#).
 - a. Salary Deferrals are calculated in the **calendar year**, not fiscal year.
 - i. There are IRS limits that must not be exceeded in the calendar year.
 - ii. Salary deferrals can't be prepaid. They can only be taken after the salary is earned.
 - b. Salary deferrals must be deposited into a participant's Fidelity within three days of payroll.
 - c. Preschedule salary deferrals through Fidelity's [Simplified Contribution Platform or SCP](#).
 - i. The ACC recommends you preschedule six months' worth of deferrals at a time, once in the beginning of the year and once in the middle of the year when a salary changes with the new fiscal year.
 - ii. When coding a salary deferral in the SCP system, use **01-Salary Deferral**.
2. Salary deferrals are the most common error that the ACC assists in correcting.
 - a) Salary deferral issues:
 - i. Salary deferrals taken from paychecks but not deposited into Fidelity.
 - ii. Salary deferrals not taken from paychecks which still need to be taken and deposited to Fidelity.
 - iii. Inconsistent salary deferral amounts.
 - iv. Incorrect deposit dates.
 - b. Correcting errors.
 - i. Contact the ACC when you discover a deposit issue.
 - ii. Depending on the issue, you may need to complete the Fidelity correction form.
 1. This form will be sent to Fidelity through the ACC.
 2. The temple is responsible for any missed income on the salary deferral that wasn't deposited on time or in the correct amount.

3. A [VFCP calculator](#) will be used to determine how much additional money the temple will be responsible for.
3. Determining a Salary Deferral
 - a. If the participant is contributing a salary deferral, have them complete the [Workplace Savings Plan Contribution Form 403\(b\)](#).
 - i. Remember, the amount listed on this form is PER PAYCHECK, not the annual amount.
 - ii. This amount should be taken from each paycheck and deposited into the Fidelity account within three (3) days of the deferral being taken.
 - iii. Set up the contribution in the SCP system to ensure the amount is consistent and the deposit isn't late.
 - iv. See [IRS Tax Limits](#).
 - b. Catch Up Amounts. Will the participant be taking Catch Up amounts?
 - i. Participants 50 and over can take an additional \$7,500 a calendar year for the total of \$30,500 per year.
 - ii. **In January 2025, participants 60-63-year-old will be able to take an additional catch-up amount of \$10,000.**

[Simplified Contribution Platform \(SCP\) \(Pronounced Skip\):](#)

Best Practices

SCP is the required method for making all contributions to the ACC Retirement Plan. Here are some tips and best practices:

- Be sure to double check your funding source once a year. Remember, if you add a source (bank account), the Fidelity system takes up to 10 business days to confirm the accuracy to make the account available.
- While SCP has a "repeat contribution" function, it is highly recommended that whoever is entering in contributions use the current payroll report to confirm any additions or changes to staff salary deferrals. The ACC plan allows deferrals to begin or change at any payroll interval and it is the responsibility of the employer to ensure the contributions—particularly salary deferrals—are correct.

- Salary deferrals should be contributed to a participant's retirement plan within three days of each payroll. They can't be pre-paid and should not be held longer than necessary to facilitate contributions being made.
- If you notice a mistake in any contributions, please contact the ACC office immediately.

Using SCP

1. [User Guide - Resources \(appiancloud.com\)](#)
2. When you sign in to the SCP system you will find the "Create Contribution Request."
3. Enter salary deferral and temple contributions in the appropriate fields.

SALARY DEFERRAL	TEMPLE CONTRIBUTIONS	Total
\$120.98	\$120.98	\$241.96
\$100.00	\$44.28	\$144.28
\$328.13	\$0.00	\$328.13
\$937.50	\$0.00	\$937.50
\$100.00	\$89.91	\$189.91
\$0.00	\$0.00	\$0.00
\$123.96	\$123.96	\$247.92
\$0.00	\$0.00	\$0.00
\$1,710.57	\$379.13	\$2,089.70

4. Fidelity has a feature to allow you to preschedule payments. Scroll to the bottom of the contribution screen and enter the dates you wish to preschedule the contributions.

Note: Fidelity systems do not speak to payroll systems, so this will continue to be a manual process, not one that can be automated through outside payroll systems.

Schedule Contribution Request

- I want to send this contribution request immediately
- I want to schedule this contribution request for a future date

Select date to send contribution request *

 

5. Scroll down the page and click on "Schedule Contribution Request."
 - You can preschedule future contributions at the bottom of the contribution page.
 - This allows consistent contribution amounts deposited on the correct date.

Schedule Contribution Request

- I want to send this contribution request immediately
- I want to schedule this contribution request for a future date

Select date to send contribution request *

 

Please set to a future date

6. The ACC recommends you set up multiple contributions at a time.
If you set up six months, January – June for instance, you can make any adjustments as a salary increase happens at the end of the fiscal year.
7. To walk through SCP procedures and helpful hints, click here. [Simplified Contribution Platform Client Overview \(brainshark.com\)](#)

IRS Tax Limits:

Please note the change in the catch-up amounts and the new catch-up age range.

2025 IRS 403(b) Contribution Limits

	2025	2024
Employee annual contributions	\$23,500	\$23,000
Employee catch-up contributions		
Age 50-59	\$7,500	\$7,500
Age 60-63	\$11,250	\$7,500
Age 64+	\$7,500	\$7,500
Maximum employee and employer contributions		
Under the age of 50	\$70,000	\$69,000
Age 50-59	\$77,500	\$76,500
Age 60-63	\$81,250	\$76,500
Age 64+	\$77,500	\$76,500

When the Bookkeeper/Accountant Leaves

1. Make sure you have someone at the congregation who has access to the SCP system. This could be the executive director.
2. When the employee who handles the SCP transactions leave, the executive director needs to contact SCP and request the replacement employee's access to SCP.

When Temples Merge, or Change Names

1. If the congregation changes its name as either as a name change or as merging of two temples with a name change, contact the ACC to begin the process of creating a new division code and division name.
2. Complete and sign the [Participation Agreement](#) with the new temple name and return to the ACC.
3. The ACC will request a new division code and new division name.
4. When the division code and name are assigned, the ACC will send you a link to request access to the SCP system.
5. When you receive access, you can set up the bank account information and other contact information in the SCP system.

Website Help

Visit Accantors.org for more information for Employers. [Employer Information | American Conference of Cantors](#)

Fidelity / Simplified Contribution Platform (SCP) User Set Up

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Making Contributions in the SCP system

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