



**Instructions for completing the  
Adoption Agreement for RCA 403(b) Retirement Program  
The Board of Benefits Services of the Reformed Church in America, Inc.  
January 2024**

The RCA 403(b) Retirement Program is a multi-employer retirement plan (“Plan”). To formally adopt the Plan, each Employer is required to complete an RCA 403(b) Adoption Agreement (“Adoption Agreement”) and update as needed. The Adoption Agreement is a legal document that allows the Employer to make certain elections with respect to the provisions of the Plan for its employees.

Please follow these step by step instructions below to complete the Adoption Agreement.

**I. BASIC INFORMATION**

**A. Employer Contact Information - page 1**

- Provide the employer and the principal contact information.

**B. Employer Status - page 2**

- There are four types of employers; select the type that best describes you. Type 1 and Type 3 Employers should also indicate if you are a QCCO or Non-QCCO (definitions are provided in the footnote on page 2).

**C. Effective Date - page 3**

- If this is the initial Adoption Agreement, provide the effective date of the “New Plan”. If this is an amendment of a prior Adoption Agreement, provide the restated effective date.

**III. CONTRIBUTIONS**

**B. Employer Basic Contributions for Ministers - pages 5 - 7**

**1. Required Basic Contributions - Type 1 and Type 2 Employers**

- Provide the contribution formula (percentage of salary) for each full-time Minister of Word and Sacrament. If you want to request a benefits exemption for part-time Minister through the classis, please indicate.

**2. Optional Basic Contributions - All Employers**

- Type 1 and Type 2 Employers should complete this section only if you would like to make optional contributions in addition to the required contributions of 11%.
- Type 3 and Type 4 Employers who want to make optional contributions should indicate the eligibility requirements and contributions formula in this section.

C. Employer Basic Contributions for Lay Employees - Type 1 and Type 3 Employers - pages 7 - 8

- Type 1 or Type 3 Employers must indicate if you want to make optional basic contributions for your Lay Employees. If so, fill out the eligibility requirements and contributions formula in this section.

D. Employer Matching Contributions - All Employer Types - pages 9 -10

- Indicate if you would like to make matching contributions for any of your Eligible employees, and if so, indicate the eligibility requirements and contributions formula in this section.

E. Special Contributions - All Employer Types - page 11-12

- Indicate if you would like to make special contributions for any of your current or former Eligible Employees, and if so, indicate the eligibility requirements and contributions formula in this section.

IV. VESTING - page 12

- If you choose to make matching contributions for any of your Eligible Employees, complete this section to indicate the vesting schedule.

VI. MISCELLANEOUS

F. Authorization and Signature - page 14

- Sign and date this Adoption Agreement by an authorized signer of the Employer. A complete copy should be returned to the Board of Benefits Services:

**U.S. Mail**

Board of Benefits Services  
Reformed Church in America  
475 Riverside Drive, Suite 1606  
New York, NY 10115  
866-221-5480 (telephone)

**Fax**

833-627-7620 (fax)

**Email**

retirement@rca.org