



RPB 403(b) plan participants must begin taking an annual Required Minimum Distribution (RMD) from their account per IRS rules when they turn age 73* unless they continue to work as an employee of an eligible Reform Movement employer and choose to defer the start of their RMD.

Contractor/consulting work does not qualify as employment for RMD deferral purposes. An eligible Reform Movement employer is any URJ-affiliated congregation and, for clergy participants, may also include certain 501(c)(3) non-profit organizations such as Federations and Jewish Community Centers.

If you stop work, start taking an RMD then return to work at an eligible employer at a later date, your RMD cannot be deferred due to your re-employment. Once you begin taking an RMD, RMDs must continue regardless of your work status. Failure to take an RMD when you should have taken one will lead to significant tax penalties by the IRS.

To defer payment of your first RMD for this calendar year, please complete the information below and return this form to RPB per the instructions. The form must be signed by both you as the participant and your employer certifying continued employment. By signing this waiver, you are representing to RPB that you qualify for RMD deferment under IRS regulations and you are currently employed as an employee of an eligible Reform Movement employer. RPB is not responsible for any misrepresentations made by you in signing this form, including any misrepresentations you make regarding your employment status.

* Passage of the SECURE 2.0 Act in Dec 2022 changed the RMD age from 72 to 73 beginning in 2023. This only affects those born on or after 1/1/1951.

I am working as an employee for an eligible Reform Movement employer and want to defer the start of my RMD payments. Do not process a 2023 RMD payment on my behalf.

Your Full Name (print) Participant ID#

Your Signature Date

Employer Name and Address

Employer Authorized Signature Date

Print Name

Return this form to RPB by email or US mail.

US Mail: Robert Perry
Reform Pension Board
355 Lexington Avenue, 5th Floor
New York, NY 10017
Email: rperry@rpb.org

Questions? Call us at 212-681-1818.