

# Simple. Accurate. Integrated.

In partnership with Concordia Plan Services (CPS) and The Lutheran Church—Missouri Synod (LCMS), Paychex offers management and transmission services to payroll clients who are participating in the Concordia Retirement Savings Plan (CRSP) with CRSP deduction, at no additional cost!

Paychex can simplify your ministry's benefit management and payroll process by allowing you to set your CRSP employer and employee contributions with Paychex, and we'll transmit the information to EBSO, the CRSP consolidator firm, each check date. Save time with this simple, accurate, and integrated solution — enroll today!

## How does this service help?

Today, the payroll manager at each ministry must manually calculate CRSP contributions, update their current payroll system, and separately transmit that information to EBSO. Once enrolled with Paychex, this service will reduce those steps and allow you to only have to communicate total wage and hour information to Paychex. We'll take care of the rest, including pre-tax and after-tax Roth deferrals, any applicable loan payments, catch-up contributions, and optional employer contributions to the CRSP. Each check date, this data will be transmitted directly to EBSO.



## Who is eligible for this service?

Any LCMS employer enrolled in both the CRSP and in Paychex Flex<sup>SM</sup> payroll through the Paychex St. Louis office is eligible to enroll.

## What if I'm not a Paychex payroll client?

No problem! Enrolling in Paychex is an easy process, and through our partnership with CPS you receive special savings on payroll packages. Key benefits include:

- 35% discount on payroll administration fee
- Waived W2 base fee
- Designated servicing team
- CRSP deduction management
- Additional services such as: HR Solutions, workers' compensation, time and attendance, applicant tracking and recruiting, electronic onboarding, and more!

Email us at [concordia\\_ebsoinfo@paychex.com](mailto:concordia_ebsoinfo@paychex.com) to discuss specific solutions for your ministry.

## I am a Paychex client. How do I enroll?

Simply complete and sign the service agreement addendum and questionnaire and email the forms to us at [concordia\\_ebsoenrollment@paychex.com](mailto:concordia_ebsoenrollment@paychex.com). A CPS-designated specialist will contact you to collect your plan information. Transmittal services will begin with your organization's first check date as indicated in the agreement addendum. Contact us today!

### General Questions and Information:

[concordia\\_ebsoinfo@paychex.com](mailto:concordia_ebsoinfo@paychex.com)

**Enrollment:** [concordia\\_ebsoenrollment@paychex.com](mailto:concordia_ebsoenrollment@paychex.com)

**Phone:** 877-758-0036 (mention code 6105)

**CONCORDIA**   
**PLAN SERVICES**

**PAYCHEX**<sup>®</sup>

Payroll • HR • Retirement • Insurance

## Additional Information

- The Paychex service agreement addendum for this program grants Paychex permission to transmit your company and employee information as specified in the addendum to EBSO and CPS. All fields, including Federal Employer Identification Number (FEIN), CPS employer number, and your beginning check date, must be completed.
- **Employers are responsible for communicating their plan specifications to Paychex both at enrollment as well as at any time there are changes to their plan.** Items to provide to your Paychex specialist include, but are not limited to:
  - Employee contribution percentages or amounts for pre-tax, after-tax Roth, and catch-up contributions
  - Employee match program/percentages or amounts
  - Applicable loan repayments
- Paychex clients must process payroll with the CPS-designated payroll specialist team in the St. Louis branch. The ability to provide this integrated service requires specific account coding which must be maintained through the dedicated team.
- EBSO will turn off the employer's ability to upload data directly to EBSO to avoid duplicate processing/drafts no less than four days prior to the employer's first check date with Paychex. New Paychex clients will set their first check date with Paychex, which will be provided to EBSO to facilitate this process. New clients' last submission to EBSO will be on the final check date prior to the first check date with Paychex (e.g., December 31 - EBSO / Jan 15 - Paychex).
- Employers who are on auto pay with EBSO should discuss the best ongoing solution for them with the Paychex dedicated CPS consultant, Robin Richert ([Concordia\\_ebsoinfo@paychex.com](mailto:Concordia_ebsoinfo@paychex.com)), to determine needs.



- Checks that are voided after the check date will be prohibited to ensure data integrity. Alternative solutions are available and should be discussed with your payroll specialist.
- EBSO will receive the Paychex-transmitted data at 1 a.m. ET after each check date. EBSO is responsible for plan management, drafting funds from employer accounts, and transmitting that to Fidelity.
- If you have elected to have Paychex transmit your CRSP amounts to EBSO, please review your payroll reports and the confirmation file from EBSO for accuracy. If you do not receive a confirmation email from EBSO within two business days of your check date, please contact your Specialist.
- Any questions regarding your retirement plan specifications or regarding Fidelity should be directed to CPS (Phone: 888-927-7526).

Read and sign this form.



**Paychex Agreement Addendum  
for Strategic Accounts**

Company Name \_\_\_\_\_

Office/Client Number \_\_\_\_\_

Federal ID Number - - - - -

Client hereby requests to amend the Paychex Agreement between Client and Paychex, Inc. ("Paychex") dated \_\_\_\_/\_\_\_\_/\_\_\_\_ ("Agreement") by addition of the terms set forth below.

**WHEREAS**, Concordia Plan Services ("Concordia") administers Client's 403(b) tax-deferred savings account ("403(b) Plan"); and

**WHEREAS**, EBSO, Inc. ("EBSO") is a third-party service provider for Client's 403(b) Plan; and

**WHEREAS**, Client desires that Paychex share certain Client Confidential Information with Concordia and EBSO.

**NOW, THEREFORE**, the parties agree as follows:

- 1. Communication with Concordia and EBSO.** Client hereby authorizes Paychex to share Client Confidential Information with Concordia and EBSO, or any other third-party administrator identified by Client, including, without limitation, information related to Client's payroll, Paychex Services used by Client, Paychex client ID number, employee name, employee social security number, check date, employee contributions, employer contributions, loan repayments, Roth IRA contributions, and Client Federal Employer Identification Number and other necessary data required to support the third-party administration of the 403(b) Plan.
- 2. Payroll Related Codes.** Client hereby authorizes Paychex to rename earnings and deduction codes in Client's payroll to match any naming conventions required for the third-party administration of the 403(b) Plan.
- 3. Disclaimer.** Client understands that Paychex is not transmitting funds and is not responsible for any payments or compliance functions relative to Client's 403(b) Plan. Paychex is providing the data to EBSO and/or Concordia at the request of, and, as a convenience for, the Client based on Client Confidential Information provided. Client is responsible for verifying the accuracy of Client Confidential Information on reports Paychex provides and coordinating with EBSO in the event of any errors or adjustments. Paychex is not responsible for the acts or omissions of Concordia or EBSO, including, without limitation, any errors, or security or confidentiality obligations of Concordia or EBSO.
- 4. Third-Party Services.** At Client's option, Client can integrate certain other third-party services into the Services. These third-party services are not provided by Paychex. Client agrees to hold harmless and release Paychex from any liability relating to Client's use of third-party services or integration of the Services with third-party services. Client's ability to use third-party services may be limited according to the third-party's terms and conditions. When Client integrates with a third-party service, Client authorizes Paychex to share any Client data, including Client Confidential Information, as may be needed by the third-party to provide the third-party services. Paychex is not liable for any disclosure of Client Confidential Information by third-party. If Client does not opt to integrate third-party services into the Services, the provisions of this Third-Party Services Section shall not apply.
- 5. Termination.** Client may terminate this Addendum by providing Paychex not less than 30 days prior written notice of termination.

**This Addendum (Rev. 5/15) is not intended to modify or replace any other provision of the Agreement, except as expressly set forth above.**

Authorized Officer's Name \_\_\_\_\_ Title \_\_\_\_\_  
PRINT

Authorized Officer's Signature \_\_\_\_\_ Date \_\_\_\_\_

# PAYCHEX 403(b) SET-UP 'E' 9 GH=CBB5 F9

## 403(b) Contribution Types

1 - Select All That Apply :

*Employee Pre-Tax Contributions*

*Employee After-Tax Roth Contributions*

*Employer Contribution*  *Our Organization Does Not Provide an Employer Contribution*

*Loan Repayment*

*3% Full vs Regular Basis Offset*

*15 Year Catch Up Service*

*Regular Catch Up (65 and older)*

2 - Does your organization have any other contribution types? If yes, please explain in detail.

3 - Does your organization contribute to any other 403(b) plans or retirement plans besides the CRSP with EBSO/Concordia Plan Services? If yes, please explain in detail.

4 - Please either describe or attach your employer match or non-elective employer contribution calculation. (ex. 1% up to the first 3% of employee contributions).

## Program Acknowledgement

I certify that the above information is true, accurate and completely describes the entire retirement plan participation for our organization. I attest that there are no other contribution types or companies / plans that we work with for retirement programs and that our organization understands that if this information is incorrect, Paychex is not able to correctly setup all the deduction codes which may be required. Paychex will load information exactly as provided above.