

Adventist Retirement Plan
 Alternate Provider Decision Grid
 updated 11/18/09 - draft 4

	Contact Info	No Contact Info
Active Provider	Yes H&L with disclosure	No H&L
Inactive Provider: in 2009	Yes H&L with disclosure	No H&L
Inactive Provider: pre-2009	Yes H&L with good faith effort	Yes H&L with good faith effort
Inactive Provider: pre-2005	Yes H&L; no disclosure responsibility	Yes H&L; no disclosure responsibility

<u>Legend:</u>	
Active Provider	Retirement provider currently receiving contributions
Inactive Provider	Retirement provider not currently receiving contributions
Inactive Provider: in 2009	Contributions stopped in 2009
Inactive Provider: pre-2009	Contributions stopped sometime in 2005-2008
Inactive Provider: pre-2005	Contributions stopped before 1/1/2005
H&L	Hardship distribution or Loan
Disclosure	Supplemental Form filled out & certified by employee, alternate provider and/or employer
Good faith effort	Good faith effort made by employer to contact provider, even if information not obtained
No disclosure responsibility	