

# Mistake of Fact (MOF) Instructions

## Types of MOF's:

**Type I:** An overpayment has been made for a current employee in a prior payroll, and a subsequent transmittal is reduced to a negative number to recover the overpayment. Essentially the employer is reducing other employee aggregate contributions in order to recover the overpayments. Since VALIC's system will not accept negative numbers, the Plan floats the under-funding of the file, manually enters negative numbers into a tracking system and pays the Plan back from subsequent transmittals or settlement from the VALIC account.

**Type II:** An overpayment has been made for an employee in a prior payroll, and the employer is requesting the return of the overpayment. No negative number is transmitted because future contributions may not be forthcoming.

**Where to Send**

1. Email to: [arpadmin@nadadventist.org](mailto:arpadmin@nadadventist.org) or,
2. Fax to: Mistake of Fact, (301) 680-6190

Please do not call or mail MOF information.

**What to Send:** ALL of the following information is required for each negative record you send (Type I) **or** for amounts you are requesting to be repaid manually (Type II).

1. Indicate Type of Mistake of Fact:
  - a. Type I – a negative record in a file.
  - b. Type II – no negative record; requesting a manual recovery.
2. Your name
3. The name of your denominational entity
4. Employee name
5. Employee SSN
6. Is this person still employed with you? Will they be receiving contributions in the future?
7. If not employed with you, do you know if they are denominationally employed, and if so, by whom? (While not essential, this can really be helpful to us.)
8. Termination date, if terminated
9. Payroll Distribution Date or Dates of the file that contained the original contributions that you are now asking to be returned (the date that would have been printed on a paper check) -- NOT the date of the file that contains the negative number. We need the date of the payroll(s) that this request is 'fixing.'
10. Contribution Type(s) (basic, voluntary, match) and amounts of each and if this is a partial request.
11. Brief explanation of error. Why you are asking to recover funds previously sent?

**When to Send:**

Type I: Send the same day the file is sent to ARP.  
Type II: Send as soon as you become aware of the overpayment.

**Misc Information:**

1. You should not need to call regarding a negative number. Send the file and an email with all the above information and we will contact you if there is a problem.
2. The recovery of MOF's is a manual process involving research by our office and AIG VALIC. Depending on complexity, this process can take a while. We ask for your patience.
3. **Any transmitted file with a negative amount will not be processed until COMPLETE MOF information is received as requested above.**