Lisa Turpen, Associate Administrator Defined Benefit Plans/SHARP

Tara Mead, Assistant Administrator Defined Benefit Plans

Retirement 101 Training

Introduction to the **Defined Benefit Plans**

AdventistRetirement

adventistretirement.org



Class Outline

Learning Outcomes

- Service records
- Service credit
- Basic Benefits formulae
- Conditional Benefits/formulae
- (Retirement Allowance, SHARP, Spouse Allowance, Death Benefit)
- eAdventist Personnel
- Retirement application procedure

Service Record



- NAD Working Policy E 70
 - Requires a service record be maintained by Employers.
 - The service record is a history of each denominational employee's service.
 - Manual (paper) Original Service Record:
 - Official record for service through 12-31-1999
 - Employer remains the custodian of the manual record until the employee's retirement.
 - The manual/original record must be signed by an employer officer and then sent with the retirement application to our office.

eAdventist Personnel Knowledge Center



Most Popular Articles

- Benefits Calculator
- The Yearly Process
- Browsers and Requirements
- Close the Year
- Passwords

- Verify and Update Employees
- Employee Payroll Report
- Year-end Log Report
- Long-term Disability
- Add New Employees



Service Record



- Computerized Record NAD's eAdventist Personnel
 - Official record for service after 12-31-1999.
 - A service record is created for all employees issued a W-2 except temporary, casual or courtesy payroll employees and students of educational institutions.
 - Simplifies and accelerates record keeping
 - Contains the work type, job title, location, remuneration, hourly or salaried status.
 - Updated annually by the Employer (February 28).

the data is stored in eAdventist Personnel

Service Record



The service record must be updated annually by the Employer (February 28). NAD Working Policy E70

- Compare your employer Payroll report to the service record in Personnel, make all corrections and additions prior to closing out your year.
- Each page of the annual report must be signed by the individual responsible for service records. (stored in the organization's records center in a permanent and secure file)

eAdventist Personnel ensures the NAD has a centralized data set for actuarial studies & specific employee reports.

Service Record Entry



HOME							Pe
EMPLOYEES	SERVICE ENT	RY				🔞 he	lp 🔒 Rob Garvin ·
	Employee: Donald Duck						
employee list admin search	Began on: 01/01/2020				% of Fulltime:	100	
	Ended on: 12/31/2020	aforonco			% Remuneration: Area Rem Factor:	96 0	
changes	Employer: Minnesota Co Job title: ABC Manage	er 🗂	~		Taxable Earnings:	0	(optional for US after 1999)
EMPLOYERS	Location: Cartoonville C Province:	Conference		Select	Hours worked: Hourly pay:	0	
Reports		with %remun 🗸			Service credit:	1.0 US Defined 2020	Contribution
Admin	CA Status:		Canada only) only)		Input year: Created: Updated:	12/10/2020 List 12/10/2020 List	
						Save	Back to Service

Service Record



North American Division Service Record

Employee	Employment		Service Summary			Canada Only	
Donald Duck ,	Hired on: Terminated on: SSN: SIN: Benefit Rate Factor:	07/01/1998 xxx-xx-7023 1.06	US DB < 2000: Hospital DB < 1992: Canada DB: Canada Supplemental:	ServCred* 1.50 0.00 0.00 0.00	Y N N	DORE: Adjusted: Plan Entry: Comm Value Pay Date: Comm Value Yrs Paid:	
Phone: Fax: Email: ID: 407388	Personal Marital Status: Gender: Born on:	Married M 05/01/1950	NAD Cert'd Foreign: Total DB Service Cr: US DC > 1999: Hospital DC > 1991: Berm & Kett > 1999: Regional Confs:	0.00 1.50 12.42 3.43 0.00 0.00		PreRetDeath Pay Date: PreRetDeath Yrs Paid: Eligible Credited Service:	0.0

Begin date End Date	Job Description Employer	WorkType Work Location		Months ly Pay		%Rem k Status	AreaRem	Plan	Service Credit Accumulated Rec USA Hsp Can Sup Rgn YRF
07/01/1998 12/31/1998	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	6.0	100	114	0	USDB	0.50 0.50 0.00 0.00 0.00 0.00 1.06
01/01/1999 12/31/1999	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	114	0	USDB	1.00 1.50 0.00 0.00 0.00 0.00 1.06
01/01/2000 12/31/2000	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	114	0	USDC	1.00 1.50 0.00 0.00 0.00 0.00 0.00 Vesting
01/01/2001 12/31/2001	Machinist Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	118	0	USDC	1.00 1.50 0.00 0.00 0.00 0.00 0.00
01/01/2002 05/31/2002	Machinist Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	5.0	100	118	0	USDC	0.42 1.50 0.00 0.00 0.00 0.00 0.00

Key Data Summary



North American Division Service Record

Employee	Employment		Service Summary			Canada Only	
Donald Duck	Hired on: Terminated on: SSN: SIN: Benefit Rate Factor: Personal	07/01/1998 xxx-xx-7023 1.06	US DB < 2000: Hospital DB < 1992: Canada DB: Canada Supplemental: NAD Cert'd Foreign: Total DB Service Cr:	ServCred* 1.50 0.00 0.00 0.00 0.00 1.50	Y N N	DORE: Adjusted: Plan Entry: Comm Value Pay Date: Comm Value Yrs Paid: PreRetDeath Pay Date: PreRetDeath Yrs Paid:	
Phone: Fax: Email: ID: 407388	Marital Status: Gender: Born on:	Married M 05/01/1950	US DC > 1999: Hospital DC > 1991: Berm & Kett > 1999: Regional Confs:	12.42 3.43 0.00 0.00		Eligible Credited Service:	0.00

Year by Year Documentation

Begin End	date Job Des Date Emplo	scription oyer		WorkType Work Locatio	ז		Months rly Pay		%Rem k Status	AreaRem	Plan	-		edit Accumu o Can Sup	
1998-0 1998		<mark>lskeeper</mark> 1ern Adventist l	Jniversity	I-Reg Salary wit Southern Adve	h %remun entist University	0 0.00	6.0	100	114	0	USDB	0.50 0	.50 0.00	0.00 0.00	0.00 1.06
1999-0 1999		lskeeper 1ern Adventist l	Jniversity	I-Reg Salary wit Southern Adve	h %remun entist University	0	12.0	100	114	0	USDB	1.00 1	.50 0.00	0.00 0.00	0.00 1.06
2000-0 2(L	01-01 Ground	lskeeper		I-Reg Salary wit	h %remun	0	12.0	100	114	0	USDC	1.00 1	.50 0.00	0.00 0.00	0.00 0.00
200															0.00 0.00
2	Hours	Months	%FT	%Rem	AreaRem	Plan			Servio	ce Crea	lit Ac	cumu	lated		
	Hour	ly Pay	Woi	rk Status				Rec	: USA	Hsp	Can	Sup	Reg	YRF	
	0 0.00	6.0	100	114	0	USDB	5	0.50	0.50	0.00 (0.00	0.00	0.00	1.06	
	0 0.00	12.0	100	114	0	USDB	5	1.00	1.50	0.00 (0.00	0.00	0.00	1.06	
	0 0.00	12.0	100	114	0	USDC	:		1.50 ting	0.00	0.00	0.00	0.00	0.00	
	0 0.00	12.0	100	118	0	USDC		1.00	1.50	0.00	0.00	0.00	0.00	0.00	

DB vs. DC Plans

Defined Benefit Plan

- Frozen 12-31-1999
- Specifies what Benefits a retiree will receive irrespective of investment performance or funding patterns of the Plan.
- Contributions are only received from participating Employers.
- No Employee contributions.

Defined Contribution Plan

- Effective 1-1-2000
- Specifies what contibutions an Employer will make.
- Structured for the Employee to make contributions toward their Retirement.

Service Credit



• A measure of time, expressed in years and percentage of years up to a maximum of 40, used in determining the amount of a participant's retirement benefits.

• Age Parameters:

- ✓ Before 1981, employees must have been at least 18 yrs. of age to earn service credit.
- ✓ After 1980, employees must have been at least 20 yrs. of age to earn service credit.
- ✓ Year of Service Credit (definition):
 - Employed by a participating Employer <u>and</u>
 - Remunerated for at least 1,950 hours in a calendar year, <u>or</u>
 - Remunerated for at least 11.5 months in a calendar year if full time salaried.

Proportionate Service Credit

- Before 1981, only FT service of at least 6 months in a calendar year
- After 1980, at least 1,000 hours in calendar year with an average of 83 hours/month.
- Less than 1,000 hours in calendar year = no YSC, EXCEPT:
 - 1st year of employment & the year retirement benefits begin,
 - Or the year employee began and/or ended an approved study leave.

Minimum Service Credit Table



- 10 Years: Vesting for minimum benefits through December 31, 2014.
 6 yrs. of NAD ISE service credit on or after 12/31/91
- **15 Years:** Minimum healthcare benefits. Must be vested by June 30, 2020.
- **20 Years:** Minimum for conditional Spouse Allowance
- **25 Years:** Recovery of 'lost' service credit
- **35 Years:** Provides maximum healthcare
- **40 Years:** Provides maximum monthly benefits, death benefit and Retirement Allowance

Break in Service

Year of Break in Service is a calendar year in which an employee does not complete *more than* 500 hours of service or *more than* the equivalent of three full months on a salaried basis

- Previously accrued YSC are 'lost' if:
 - 10 YSC have not yet been earned prior to the break in service* AND
 - The number of break-in-service years exceeds the number of years of service previously accrued.

- Exceptions:

- Leave of Absence for graduate study if return to service within 90 days of close of LOA
- 15 YSC earned prior to January 1, 1981
- FT employment on Oct 1,1979 and total 15 YSC earned by retirement.
- Must have a total of 25 YSC earned by retirement*

*SC after 1999 shall be counted in this plan for minimum eligibility only with no time frame restrictions <u>if already vested</u> for benefits in the DB Plan by December 31, 2014.

Benefit Eligibility



- Normal Retirement Age (NRA)
 - Following Social Security schedule effective Jan 2003
 - Gradually increases to age 67 by 2025

Postponed Retirement –

• By March 1 of the year following the year age 72 is reached, provided FT employment with a participating employer has been terminated

Early Retirement – Age 59½ & Vested Reduced benefits may apply if qualifying after Dec 31, 1999, as follows:

 0.5% for each month employee's age is less than NRA OR for each month SC is less than 40, whichever yields greatest monthly benefit.

Vesting

- 10 YSC if terminated employment Feb 1,1981 or after
- 6 YSC earned as NAD ISE on or after Dec 31, 1991
- 15 YSC if terminated employment prior to Jan 1, 1981
 - If out of employment January 1, 1981, with at least 10 YSC but less than 15 YSC—must earn the lesser of an additional 2 YSC or the difference between SC previously earned and 15 YSC

Summary of Benefit Types

- Single Life or Joint & Survivor
- Spouse Allowance
- Surviving Spouse No temporary SA
- Divorce Benefits
- Independent Transfers
- Retirement Allowance
- Transitional Enhancement
- Healthcare Assistance
- Death Benefit
- Church/Hospital Plan Lump Sum Payout

Calculating Monthly Benefits

• Formula = SC x BRF x PF

- Benefit Rate Factor (BRF) is average of 10 highest Yearly Rate Factors (YRF)
 See conversion table in Z 35 05-2
- Monthly benefit increases
 whenever Pension Factor (PF)
 increases—usually on annual
 basis based upon NAD Executive
 Committee vote.



Single Life Benefit

Personal Data:

- Service Credit
- BRF
- Pension Factor
- 25 years
 - 1.30%
- \$2,803.00*

Monthly Benefit:

25 X 1.30% x \$2,803.00 = \$**910.98**

*Pension Factor for 2022 is \$2803.00



Joint & Survivor Benefit



Reduced rate of participant's monthly benefit to provide certain spousal benefits.

Eligibility

- Automatic if married to current spouse at least 1 year prior to benefit effective date.
- May opt to sign J&S waiver form
- Irreversible election regardless of spousal death or divorce
- Benefits non-transferable to subsequent spouse

J&S rate provides spouse with

- Same healthcare and death benefit as participant receives
- Lifetime survivor benefit of 50% of J&S rate

Formula

Single Life rate less 10% (if spouse is within 5 yrs. of participant's age)

- Plus, an additional 1% for each full year in excess of 5 years that participant's BD precedes that of the spouse OR
- Minus, 1% for each full year in excess of 5 years that spouse's BD precedes that of the participant (never less than 2%)

Calculation of Joint & Survivor Benefit

Personal Data:

_	SC	25 years
_	BRF	1.30%
_	PF	\$2,803.00

Monthly Benefit:

	\$	819.89
Less 10%	=	91.09
25 x 1.30% x \$2,803	=	910.98



Spouse Allowance

• Additional **CONDITIONAL** benefit available to eligible married participants—**always** subject to discontinuance if current policy eligibility criteria is not met. Must have 10 years by 12-31-1999.

• Eligibility:

- Minimum 20 YSC DB & DC if minimum met by 12-31-2014.
- Married to current spouse at least 1 year prior to benefit effective date
- SA is not tied to J&S or SLB election
- Benefit is reduced by spouse's own employer-provided pension (past, current and/or future and will <u>require</u> <u>supporting documents from Spouse Employer</u>).
- Benefit not affected by spouse's divorce benefits or survivor benefits from a previous marriage
- Discontinued at death of spouse or divorce

Calculating the Spouse Allowance

- Personal Data:
 - DB SC
 - BRF
 - PF

25 years 1.30% \$2,803.00

Monthly Benefit:
 25 x 1.30% x \$2,803 = \$910.98 (SLB)

\$910.98 x 25 x .0125 = **\$284.68** (SA)

Proportionalized Spouse Allowance

- If the employee has both DB & DC years of service credit only the DB years are used to calculate the SA.
- Personal Data:
 - Total SC25 yrs. (20 DB and 5 DC)
 - BRF 1.30%
 - PF \$2,803.00
- Proportionalized SA Calculation:
 25 x 1.30% x \$2,803 = \$910.98 SLB

 $910.98 \times 20 (DB) \times .0125 =$ **\$227.75** (SA)

Transitional Enhancement

Employees eligible for DB & DC benefits who apply to begin receiving DB plan benefits may qualify for a Transitional Enhancement.

This calculation is done by Retirement Office

This is a comparison of 'no-freeze' Single Life Annuity (SLA) to a combined 'pre-freeze' (pre-2000) SLA and the employer contributed ARP account balance as if invested in default fund and converted to an SLA.

DB benefit top-up of SLA if combined annuity is less than the 'no-freeze' annuity

3

In 1999 this TE was designed to protect the employee from possible loss of SLA benefits because of the change in plans from the defined benefit to defined contribution plan.

4

The further we get from the freeze date of the DB plan the lesser number of employees meet the TE threshold.

Retirement Allowance NAD Working Policy Y 46 12



- 10-year Minimum Vesting required.
 - One-time lump sum payment **DB plan** pays retiree RA on pre-2000 YSC <u>ONLY</u> and bills back the employer.

Employer pays RA on post-1999 YSC.

- The RA must be rolled into the employee's ARP account.
- Each RA is computed at the current remuneration rate and paid at the time regular retirement monthly benefit begins.
 - Eligible if earned a minimum of 1,000 hours or ½ year of SC during the 2 years before retirement benefits start
 - Exceptions may apply if employment ended no more than 36 months prior to date benefits commence
- Amount is equivalent to 12.5% of last monthly salary (FT rate) for each year of service credit earned in either the DB or DC plan.
- The DB RA could be 'rolled over' to another 403(b) plan an IRA or your Empower account to avoid the tax penalty.
 - If issued directly to retiree, automatically subject to 20% federal withholding tax

Death Benefit DB Plan only

- Based on percentage of current year's PF
 - 100% of PF for 40 Church YSC
 - Proportionate allowance on Church YSC of minimum of 10 up to 40.
- Paid to surviving spouse
 - Paid to other person responsible for funeral arrangements <u>ONLY if there is</u> <u>no surviving spouse</u>
- Paid on pre-2000 YSC only –
 Calculation: PF x SC ÷ 40
 - Example: Participant with 18.00 YSC:
 \$2,803 x 18.00 ÷ 40 = \$1,261.35

International Service Employee

The service record is maintained by the GC ISE department.

- Transfers from one division to another division on official "call" through the GC/NAD Appointees Committee and subsequent "regular" channels
- If the transfer is Pre-2000, they could continue to automatically earn YSC in home division retirement plan.
- Post-1999, may opt to participate in host division retirement plan or they may choose the NAD Plan. (one or the other)

Independent Transfer vs. ISE

An employee discontinues service in one division and moves to another division and gains employment in the 'adopted' division without benefit of "regular call".

- **If transferred prior to 1978** = NAD may pay the portion of the home division responsibility for those years of service.
- If transferred <u>after 1977</u> = If the retiree meets the Z 25 55* policy, then NAD rate may be given on combined ITR + NAD YSC, **less** the home divisions benefit amount.
- If transferred after 1999 this plan does not coordinate with foreign division service.

Z 25 55 Policy amended

if the employee was <u>employed in the NAD on 12-31-1999 and vested (10 years) in the NAD Plan</u> by 12-31-2014 and meets all the Z 25 55 requirements then;

- All pre-ITR service credit shall qualify for the NAD <u>vesting</u> requirements.
 - Vesting in the home division need not have occurred.
- $\circ~$ All pre-ITR service credit shall qualify for the calculation of monthly benefits, RA, SHARP and death benefits.
- Employee is responsible for applying to the foreign division plan for benefits.

<u>A Formal ITR action must be taken by NAD/SEC in addition to other Division actions or</u> <u>Executive Committee votes. These documents must be submitted with application for retirement.</u>

- Valerie Robbins in NAD SEC.

Transition Rules Between DB & DC Church Plan

- Up to 10 years of post-freeze service credit, prior to Jan.1, 2015, will count towards meeting minimum qualifying thresholds of the following DB plan benefits:
 - Monthly Benefits & Death Benefits 10 YSC
 - Spouse Allowance Z 20 20 7(conditional benefit) 20 YSC
 SA = Must have 10 YSC by 12/31/1999
- Time frames in which to reach minimum qualifying thresholds of the following DB plan benefits: Must be vested in the DB Plan by 12/31/2014 before this applies
 - Recovery of 'lost' pre-2000 YSC due to breaks 15-25 YSC
 - No penalty Early Retirement
 40 YSC
 - Early Retirement (pre-65) Earned Credit 40 YSC

Church & Hospital DB Plans (mixed service)



- An employee with mixed CH & Hosp. service may have separate benefit effective dates.
 - Church Plan following Social Security NRA schedule.
 - Hospital Plan NRA remains 65.
- Lump Sum Payout option--HSP YSC effect January '02.
 - No restriction on retroactive benefit effective date for HSP YSC: effective January '04
 - No restriction on retroactive benefit effective date for CH YSC: effective January 2012
- APS in lieu of healthcare for HSP YSC
- Post-1991 HSP (AHRP) employment considered BREAK years to the CH Plan.

Church & Hospital Benefits



- Church Benefit Effective Date is 1/1/2010 or later:
 - Lump Sum Payout is mandatory if pre-2000 YSC is less than 5.
- Hospital Benefit Effect Date:
 - For applications received in 2013 and later, the retiree has the option of either monthly benefits or a lump sum payout, retro to his/her retirement effective date.

Post-Retirement Employment



- In-service Distribution
 - Participating NAD DB/DC Plan Employer
 - Permitted for part time employment ONLY
 - 75% of full time or less
 - Requires computerized service record documentation.
 - ARP DC Plan contributions required:

 If employment is at least half time
 If employment is not considered temporary

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Benefits (Calculator Import Pa	age	IMPORTANT: Please confirm that this is the latest version of the Benefits Calculator. See the					
	rsion 23.02		Reports tab at eAdventist Personnel or "Employer" at www.adventistretirement.org					
First Name	no punctuation in fields below John	as appears	Warning: This page must remain unlocked and unprotected. Be careful where you enter data.					
5 Middle Initial	R	on SS/Medicare	Hanning. This page inder contain an ocide and an proceeded. Do careful inter you offer data.					
Last Name	Smith	card	Note: Enter manually if eAdventist Personnel is not available, or if using Excel 2002 or earlier.					
7 Suffix 3 Previous Name		-						
Address 1 (Street)	20200 N Main St	1	Detailed instructions can be accessed at eAdventist Personnel>Reports>Using Benefits Calculator					
0 Address 2 (Optional)		Quick Instructions:						
1 City 2 State (two letter abbreviation)	Phoenix AZ	-	1 Bring up employee's record in Personnel and click on "Retirement" 2 Instructions are listed in box "Applying for Retirement"					
3 Zip Code	85396		2 Insudctions are insted in box. Applying for Retirement 3 Select #2 "Copy" Employee data					
4 Country	USA]	4 Select cell C4 on this Import tab and paste data					
5 Phone	805-654-5978	-	5 Check for accurate import and edit as necessary					
6 Email Address (personal) 7 Social Security #	jsmith@gmail.com 544-58-5478		Rename the Excel spreadsheet with employee name: Doe John xls Work with retiree to fill out and sign required Application forms					
8 Social Insurance #			8 Upload this Benefits Calculator via the "Upload" button in eAdventist Personnel and mail original documents					
9 Gender	Male	_	New Advanta					
0 Date of Birth 1 Date of Death	4/22/1952	-	Please take note 🦆					
2 Date of Ordination								
3 Original Date of Hire	9/15/1968		THE SERVICE ANALYSIS TAB MUST BE COMPLETED PRIOR TO ANSWERING THE APPLICATION QUESTIONS FOR ACCURATE RESULTS AND ESTIMATES. You must complete the SERVICE ANALYSIS for service credit					
4 Credentials 5 Marital Status	Credentialed Commissioned Minister Married	-	and BRF (YRF column 'Y') to show on the Application, and to accurately show what is "Required" or "Not					
5 Marital Status 6 Date of Marriage	12/18/1972	1	Required" throughout the Application. The "SHARP only" tab should be completed after the SERVICE					
7 Date of Divorce]	ANALYSIS if there is no DB Plan service.					
8 Final Termination Date 9 Last Employer Name	3/31/2019 Pacific Union Conference	-						
0 Last Employer ID#	ANP111	-	This spreadsheet contains personal & sensitive					
1 Spouse First Name	Jean	as appears						
2 Spouse Middle Initial	K	on SS/Medicare	information. Do not email this calculator to anyone.					
3 Spouse Last Name 4 Spouse Suffix	Smith	card						
5 Spouse Previous Name		1	Benefits Calculator Information (for letters)					
6 Spouse SS#	656-45-1254	-	Individual preparing this estimate or application should enter this information.					
7 Spouse SIN# 8 Spouse Date of Birth	6/17/1953	-	Name: Tara Mead Title: Senior Adminstration Assistant					
9 Spouse Date of Death			Organization: North American Division					
0		_	Phone #: 443-391-7313					
2			E-mail Address: taramead@nadadventist.org Fax: 443-259-4880					
3								
	Benefits Service Analysis Est Stmt	SHARP only 🕘	()					
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Application Procedure

- Determine Eligibility
 - Age (Early or Normal Retirement)
 - Minimum Service Credit Table
 - \circ Vested?
 - Married? (SLA or J&S)
 - o Spouse Allowance?
 - Healthcare or APS?
 - Retirement Allowance?
 - Independent Transfer or Interdivision Employee?
 - Divorce Benefits?
 - Surviving Spouse Benefits?

Application Procedure, continued

- Prepare Materials USE CHECKLIST
 - Application form
 - Service Records (Manual and computer)
 - Benefits Calculation Worksheet
 - Retirement Allowance Authorization form
 - Joint & Survivor Annuity Waiver
 - Spouse Allowance Disclosure form
 - Early Retirement Disclosure form
 - Social Security Election form for ministers
 - Military service induction/discharge form
 - NAD/SEC Independent Transfer action
 - Graduate Study action and RP contribution
 - Authorization Agreement for Direct Deposit

*** ***	

Application Procedure, continued

- Submit Application Package*
 - Local Conference/Conference Institutions to Retire Office
 - Union Institutions to Retirement Office
 - Union to Retirement Office
 - GC/GC Institutions to Retire Office

**Retirement Office may require 5-6 months for processing*

Benefits Assistant List

- Karin Dortch (X Y Z) .
- 443-391-7321 .
- karindortch@nadadventist.org •
- Shirley Jones (J K L) 443-391-7317
- shirelyjones@nadadventist.org
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- Jean Sloane (C D E)
- 443-391-7324
- jeansloane@nadadventist.org
- APPLICATION SUBMISSION
- Monica Johnson monicajohnson@nadadventist.org
- 443-391-7322
- Tara Mead Assistant Administrator .
- taramead@nadadventist.org
- 443-391-7313

NADRetirement@nadadventist.org

NAD/eAdventist Personnel

For assistance with the web-based service record program:

E-mail is the preferred contact method help@eadventist.net lisaturpen@nadadventist.org



Website: eAdventist.net click on 'Personnel' and log in with your email address and password.

(¢

For user authorization requests, complete the user authorization form and fax the signed form to Lisa Turpen at 443-259-4880

Acronyms

- DB = Defined Benefit Plan
- DC = Defined Contribution Plan Adventist

Retirement Plan

- AHRP = Adventist Hospital Retirement Plan (independent of the Church plan)
- BRF = Benefit Rate Factor
- DB = Death Benefit
- HSP = Hospital Plans
- J&S = Joint and Survivor benefit
- LOA = Leave of Absence
- LS/PO = Lump Sum Pay Out
- PF = Pension Factor
- SA = Spouse Allowance
- SC = Service Credit
- SLA = Single Life Annuity
- SR = Service Record
- RA = Retirement Allowance
- YRF = Yearly Rate Factor
- YSC = Years of Service Credit