**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: <b>Personal</b>	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:
  - 1<sup>st</sup> 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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	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.					
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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 🕘	( )					
				P+				

### **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**

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- 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.

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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