Dear Employer,

We understand the importance of having a Retirement Education Counselor (REC) available to meet with participants regarding their retirement account. We have heard your concerns and want to address and provide a solution.

If a participant has a question on their account, they should first call customer service at (866) 467-7756. The majority of the time the customer service representative can answer their general questions. The face to face meetings are counseling appointments to help the participant evaluate and design a retirement strategy to meet their retirement goal. Some items that counselors can assist with include enrollment, increasing contributions, asset allocations and overall retirement planning.

Should you, as the employer, desire to have a Retirement Education Counselor come to your location and meet with participants please see the instructions below:

Meeting Requirements

1. A minimum of ten (10) individual meetings per day must be scheduled. Each meeting is thirty (30) minutes long; OR
2. One (1) hour presentation (45 minutes presentation and 15 minutes Q&A), plus seven (7) individual meetings per day; OR
3. A minimum of three (3) group meetings per day and any individual request would require participant to call the customer service center and speak with a representative.
4. Meeting request must be received 45 days prior to meeting date.
5. Employer should complete an Adventist Meeting Request Form located on the ARP website at www.adventistretirement.org.

Individual Meeting Preparation

The more prepared the participant is for meeting, the more productive the meeting can be for the participant. Please ensure the following:

1. Each participant has their PIN. If they do not know the PIN number they can call customer service at (866) 467-7756 to obtain one.
2. If a participant still has money with another retirement plan and wants to consolidate their accounts, please have them bring their latest statement from each provider.
3. Please make sure to provide the Retirement Education Counselor with a private room, WIFI and phone (if the building has poor cellular reception).
4. The Retirement Education Counselor can provide you with an appointment sheet for participants.

Thank you in advance for helping us to improve the participant experience. We are dedicated to providing the best support system for your employees. We recognize this is different from the services previously provided; however, the new procedures provide the participants with a better experience – an experience that focuses on participant retirement readiness and education, not on selling additional products and services.

Sincerely,

Adventist Retirement Plan