

**SUMMARY PLAN DESCRIPTION FOR THE  
GUAM-MICRONESIA MISSION OF SEVENTH-DAY ADVENTISTS RETIREMENT PLAN**

**(Guam Clinic)**

September 2019

**GUAM-MICRONESIA MISSION OF SEVENTH-DAY ADVENTISTS  
RETIREMENT PLAN  
SUMMARY PLAN DESCRIPTION**

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## **SUMMARY PLAN DESCRIPTION**

### **GUAM-MICRONESIA MISSION OF SEVENTH-DAY ADVENTISTS RETIREMENT PLAN**

#### **I. INTRODUCTION**

Guam-Micronesia Mission of Seventh-day Adventists and its Related Employers have adopted the Guam-Micronesia Mission of Seventh-day Adventists Retirement Plan ("Plan") effective as of January 1, 2018. The Plan allows you to save for retirement now so that you can have the income you will need in your retirement years.

Participating in the Plan is easy. Unless you opt out of participating in the Plan or choose a different salary reduction contribution percentage, you are automatically enrolled at a salary reduction contribution level of 3% of your compensation. Your employer will automatically deduct 3% from your compensation and contribute it (or the different amount you designated) to your Plan account each pay period. Your employer may also make contributions to your account.

This Summary Plan Description ("Summary") is a brief description of the Plan and your rights, obligations, and benefits under the Plan. This Summary is not meant to interpret, extend, or change the provisions of the Plan in any way. In the event of any conflict between this Summary and the actual Plan document, the Plan document will be controlling. A copy of the Plan document is on file with your employer and is also available on the Adventist Retirement website ([www.adventistretirement.org](http://www.adventistretirement.org)). If you have any questions regarding the Plan document or this Summary, contact your employer or Adventist Retirement. References in this Summary to the Internal Revenue Code and the Internal Revenue Service shall include the corresponding provisions of the Guam Code Annotated and the Guam Department of Revenue and Taxation, and the Northern Marianas Territorial Income Tax and the Saipan Department of Revenue and Taxation, respectively.

#### **Why should I contribute to the Plan?**

There are two main benefits of contributing to the Plan. First, your pre-tax salary reduction contributions to the Plan are deducted from your pay before taxes are taken out of your paycheck. This reduces your current taxable income so you pay less income tax. Second, any market gains/earnings on your pre-tax salary reduction contributions are tax-deferred until you take distributions from the Plan. Any earnings are reinvested in the Plan without being reduced by taxes currently. Over many years, this deferred taxation can have a significant impact on your potential earnings.

If you choose to make Roth contributions to the Plan, these contributions will be deducted from your pay after taxes are taken out. (See Questions 6(b) and (c) for more information on Roth contributions.) If you meet certain requirements, any earnings on Roth amounts will also be distributed tax-free.

## II. ELIGIBILITY

1. Who is eligible to participate in the Plan?

You will be eligible to participate in the Plan upon attaining age 20 and completing the earlier of 3 months of service with your employer [for which you complete at least 83 hours of service in each such month], or one year of service with your employer. Please contact your employer if you have questions on when you become eligible to participate in the Plan.

For eligibility purposes, a year of service means the 12-month period starting with the date you commence service with your employer. Years of service with an employer in the North American Division or any other division of the Seventh-day Adventist Church will be counted.

2. When do I become a participant in the Plan?

Once you satisfy the Plan's eligibility requirements, you will automatically become a participant in the Plan. Automatic enrollment contributions of 3% of your compensation will be deducted from your pay and contributed to the Plan after you meet the Plan's eligibility requirements, unless you opt out of contributing to the Plan or elect to contribute a different salary reduction percentage level.

3. Who is excluded from participating in the Plan?

There are certain employees who are not eligible to participate in the Plan. These employees are:

- (a) employees whose employment is governed by a collective bargaining agreement under which retirement benefits were the subject of good faith bargaining and whose participation under the Plan is excluded as a result of such good faith bargaining;
- (b) employees who are nonresident aliens and who receive no earned income from their employer which constitutes income from sources within the United States;
- (c) leased employees;
- (d) independent contractors or other individuals who are non-employees but who are recharacterized as employees by the Internal Revenue Service;
- (e) employees classified as student labor and employed at an educational institution;
- (f) adjunct professors;
- (g) auxiliary employees;
- (h) interdivisional employees of the North America Division; and
- (i) temporary employees who are not scheduled to work longer than five months.

4. What happens if I terminate employment and am later rehired?  
If you are a vested Plan participant when you terminate employment with your employer and you are subsequently rehired, you may rejoin the Plan immediately. However, if you were not vested when you first terminated employment, and your break in service was five or more Plan years, then you will again need to satisfy the requirements for participation before becoming a participant in the Plan.
5. What if I take a leave of absence for qualified military service?  
If you are timely reemployed by your employer after a period of "qualified military service," you are treated as if you were continuously employed by your employer during this period for eligibility, vesting, and benefit purposes, and your period of qualified military service is not treated as a break in service. Moreover, if you die while on leave of absence performing qualified military service, your interest in the Plan becomes fully vested. Please contact ASC Trust Company for more information about qualified military service and reemployment requirements.

### III. CONTRIBUTIONS TO THE PLAN

6. What contributions can I make to the Plan?
  - (a) Salary reduction contributions. Once you are eligible to participate in the Plan, you will be automatically enrolled in the Plan at a salary reduction contribution level of 3% of your compensation. If you do not wish to make salary reduction contributions to the Plan or if you wish to contribute at a different percentage level, contact your employer. (See Question 7 for information on how to change or discontinue salary reduction contributions).
  - (b) Roth contributions. You may also make after-tax Roth contributions to the Plan. You may designate all or a portion of your employee contributions as after-tax Roth contributions on a form supplied by your employer. The amount of your Roth contributions will be includible in your income for the taxable year when made. Once Roth contributions are made to the Plan on your behalf, you may not redesignate such contributions as pre-tax salary reduction contributions.
  - (c) Tax consequences of distributions from Roth contribution accounts. Distributions from Roth contribution accounts are subject to special rules. Generally, if the distribution is a "qualified Roth distribution" then the entire amount of the distribution may be excluded from income, even the portion of the distribution attributable to investment earnings on your Roth contributions. Generally, to be a "qualified Roth distribution": (a) the distribution must be made after the end of five taxable years which starts with the first day of your taxable year for which you make Roth contributions to the Plan; and (b) the distribution must be made after: (i) you reach age 59½; (ii) you become disabled; or (iii) you die. If a distribution from your Roth contribution account is not a "qualified Roth distribution," the part of the account attributable to investment earnings will be subject to taxation upon distribution. You should consult with your own tax advisor regarding distributions from Roth accounts.

Your pre-tax salary reduction contributions and Roth contributions (collectively,

"elective deferrals") to the Plan are subject to several limits described in Questions 11 & 12.

7. Can I change or discontinue my contributions?

Your election to contribute a portion of your salary (or the automatic enrollment contribution of 3% of your compensation) will remain in effect until you change or discontinue your contributions. You may change your contribution election or terminate your contributions at any time upon written notice to your employer. The change or termination will become effective as soon as practicable after the date you file the form with your employer.

The Plan contains an automatic escalation feature. This means that beginning in July 2019 and each July thereafter, your salary reduction contribution percentage will be automatically increased by 1% of compensation (unless you specify otherwise) until your salary reduction and Roth contribution percentages reach 7% of compensation. Each year you will be notified before the automatic escalation takes place and will be told how to opt out of the 1% increase or change your contribution percentage.

8. What does my employer contribute?

The amount of basic contributions your employer will contribute to the Plan will be equal to three percent (3%) of your compensation. Basic contributions are credited to your Plan account each pay period.

9. Is all of my compensation counted for purposes of the Plan?

Compensation means amounts reportable as wages, tips or other income on your IRS Form W-2, including salary reduction and Roth contribution amounts to this Plan and amounts not includible in your income pursuant to Code sections 125 (cafeteria plan) and 132(f)(4) (transportation plan), and automobile, gas and child allowances. Compensation excludes severance payments, payments for unused accrued sick, vacation or other leave, reimbursements or other expense allowances, fringe benefits (cash and noncash), Christmas bonuses, moving expenses, deferred compensation and welfare benefits.

10. Can I transfer funds from another qualified plan into this Plan?

You may be able to "roll over" a distribution you receive from another eligible plan to this Plan, thereby deferring taxes on the payout. Strict guidelines apply, and you must transfer the money directly from the other plan, or transfer the money within 60 days of the date you receive it. Contact ASC Trust Company for more details.

#### IV. CONTRIBUTION LIMITS

11. How much can I contribute to the Plan each year?

The total amount of salary reduction and Roth contributions you can contribute each calendar year to this Plan and any other 403(b) plan in which you might participate is the lesser of 100% of your compensation or \$19,00 in 2019. If you are age 50 or older in a particular year, you are eligible to make an additional catch-up contribution of \$6,000. These amounts may be adjusted annually by the IRS to reflect cost of living changes.

12. How much can be contributed to my Plan account in a year?

The total amount of employer and employee contributions credited to your Plan

accounts may not exceed the lesser of 100% of your compensation or \$56,000 in 2019 (\$62,000, if you are age 50 or older in the year and made an additional salary reduction or Roth catch-up contribution of \$6,000). This amount may be adjusted annually by the IRS to reflect cost of living changes.

## V. PLAN ACCOUNTS

13. How are contributions accounted for in the Plan?

Contributions to the Plan made on your behalf will be allocated to one or more accounts established for you. You will be furnished a statement of your Plan account balances quarterly. The Plan accounts are as follows:

- (a) Salary Reduction Contribution Account. This account will be credited with any pre-tax salary reduction contributions and associated earnings.
- (b) Roth Contribution Account. This account will be credited with any after-tax Roth contributions and associated earnings.
- (c) Basic Contribution Account. This account will be credited with any basic employer contributions made to the Plan on your behalf and associated earnings.
- (d) Rollover Contribution Account. This account will be credited with any rollover contributions or direct rollovers made to the Plan on your behalf and associated earnings.
- (e) Merger/Transfer Contribution Account. This account will be credited with any amounts transferred from the Guam-Micronesia Mission of Seventh-day Adventist 401(k) Profit Sharing Plan and associated earnings.

14. How are investment earnings and losses allocated?

Earnings and losses will be allocated to each participant's accounts based on the investment experience attributable to such accounts.

## VI. PLAN INVESTMENTS

15. How are my contributions invested?

The Plan allows you to direct the investment of your Plan account. This means that you can select from a variety of investment options, each with different financial goals. If you do not select investment options, your account will be invested in the default fund selected by the Plan Administrator (currently the appropriate target date default fund based on your assumed retirement age). You can elect investment options for both the assets currently in your account and for future contributions. You may change your investment options from time to time by contacting ASC Trust Company. You (and not a plan fiduciary) will be responsible for any investment losses that result from your investment selections.

16. How can I receive information about the Plan's investment options?

Plan investment option information is available by contacting ASC Trust Company.

**VII. VESTING**

17. How do I become vested in my Plan accounts?

You will always be fully vested (i.e., have a 100% ownership interest) in your salary reduction contribution account, Roth contribution account, rollover contribution account and merger/transfer contribution account.

You will become 100% vested in your basic contribution account upon the occurrence of any of the following events:

- (a) death while employed by your employer;
- (b) permanent disability while employed by your employer (permanent disability is defined by the Plan as your permanent incapacity, by reason of physical or mental illness, to perform your usual duties, resulting in termination from service); or
- (c) attaining age 65.

Aside from vesting based on the events described immediately above, you will acquire a vested interest in your basic contribution account based on your years of vesting service earned during your period of service. Your period of service is measured from your date of hire until your termination from service.

For this purpose, years of vesting service include years of service with an employer in the North American Division or any other division of the Seventh-day Adventist Church.

<u>Years of vesting service</u>	<u>Vested Percentage</u>
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

18. What happens if I terminate employment before I am fully vested in my Plan accounts?

If you terminate employment at a time when you are not fully vested in your Plan accounts, you will forfeit the unvested portion of any account. However, the forfeiture can be reinstated if you are reemployed with the employer within five years and you return all prior distributions of your vested accounts.

Forfeitures from basic contribution accounts for a Plan year are used to reduce any administrative expenses incurred by the Plan or to reduce employer contributions for the Plan year.



## VIII. DISTRIBUTIONS FROM THE PLAN

19. When may I receive a distribution of my Plan accounts?

The vested portion of your accounts is payable as soon as practicable following your (a) attainment of age 59½, (b) death, (c) permanent disability, or (d) termination of employment. Spousal consent is required for all distributions from the Plan. If the vested portion of your account balance does not exceed \$500 at the time of your termination of employment, your accounts may be paid as a mandatory distribution without regard to your consent (see Question 20 for additional information); otherwise, a distribution will not be made without your consent.

20. What options do I have if my accounts do not exceed \$500?

If the vested portion of your account balance does not exceed \$500 at the time of your termination of employment, your vested accounts will be paid to you in a lump sum distribution following termination of employment. ASC Trust Company will provide a distribution election form for you to elect whether to receive your distribution directly or to have it rolled over to an individual retirement account ("IRA") or other employer retirement plan that you designate.

If you do not timely return your completed distribution election form, then the distribution will be paid directly to you.

21. How will my Plan accounts be paid to me?

Payment will be made in the form of a lump sum.

22. How do I elect to receive a distribution of my Plan accounts?

If you have a distribution event (described in Question 19) and you want to receive a distribution from your Plan accounts, the first step is to contact ASC Trust Company. This should be done within a reasonable time before the date you want to receive payment to be made to allow time for processing the distribution.

ASC Trust Company will then provide you with a distribution election form and a special tax notice explaining certain income tax implications of a distribution.

You must make your election and return the election form at least 30 days before your benefits are to begin. Once your signed election form is received, ASC Trust Company will process your election for payment after confirming eligibility for payment with your employer. In addition, benefits under the Plan will be paid only if the Plan Administrator determines, in its discretion, that the participant or beneficiary is entitled to payments from your Plan accounts.

23. Who is entitled to my Plan accounts if I die?

Your account balance will be paid to your designated beneficiary in the event of your death. Your designated beneficiary will be the person or entity designated by you on a prescribed form last submitted to ASC Trust Company. However, if you are married, the designation of anyone other than your spouse as beneficiary will not be effective unless your spouse consents to such designation in a notarized writing. If no effective beneficiary designation is in effect at the time of your death, your designated beneficiary will be deemed to be the following in the stated order of priority:

- (a) surviving spouse;
- (b) surviving children;
- (c) surviving parents;
- (d) surviving brothers and sisters; and
- (e) your executors and administrators.

Your designated beneficiary may elect to roll over the distribution to an IRA under certain conditions.

- (a) Surviving Spouse. If your beneficiary is your spouse, then your spouse's rollover election is subject to the same rollover rules that would apply to you as the participant. Thus, your surviving spouse has the option of a direct rollover from the Plan to an IRA or another eligible retirement plan, or a 60-day rollover by receiving payment of the benefits (subject to 20% withholding for federal income tax) and within 60 days depositing the benefit amount into an IRA or another eligible retirement plan as a rollover.
- (b) Non-Spouse Designated Beneficiary. If your designated beneficiary is not your spouse, a rollover may be made to an inherited IRA, but more restrictions apply. For example, a non-spouse designated beneficiary may do a direct rollover from this Plan to an IRA, but may not do a rollover under the 60-day rollover rule after receiving payment of the benefits.

24. May I receive a hardship withdrawal while I am employed?

You may be entitled to withdraw all or a portion of your salary reduction and Roth contribution accounts in the event of proven financial hardship, provided that other funds are not available to you from any other financial resources. Spousal consent is required for a hardship withdrawal. Hardship withdrawals may be authorized only for financial hardship due to:

- (a) medical expenses for you, your spouse, or your dependents;
- (b) the purchase of your principal residence;
- (c) the payment of post-secondary education and related fees for you, your spouse, your children or your dependents;
- (d) payments to prevent eviction from or foreclosure on your principal residence;
- (e) burial or funeral expenses for your deceased parent, spouse, children or dependent;
- (f) the payment of expenses for the repair of damage to your principal residence that would qualify for the casualty deduction subject to tax law limitations;

- (g) payment of expenses and losses (including loss of income) incurred on account of a disaster declared by the Federal Emergency Management Agency (“FEMA”), provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster; or
- (h) such other needs as may be permitted under Treasury regulations and approved by the Plan Administrator.

Any withdrawal for proven financial hardship is limited to the amount of your salary reduction and Roth contributions to the Plan. Income or earnings on your elective deferral contributions and the balance of your other accounts are not eligible for a hardship withdrawal. Effective as of January 1, 2019, a six-month suspension of employee salary reduction or Roth contributions following a hardship distribution is no longer required.

25. May I take a loan from the Plan?

You may apply for a loan by filling out an application, which you can obtain from ASC Trust Company. However, a loan is permitted only from your salary reduction and Roth contribution accounts, and only for a home purchase or on account of hardship which imposes an immediate and heavy financial need which may not reasonably be met by your other financial resources. Such hardship loan may not exceed the amount required to meet the immediate financial need created by the hardship. For this purpose, a hardship loan may be taken for the reasons described in Question 24.

All Plan loans must:

- (a) be adequately secured;
- (b) bear a reasonable rate of interest;
- (c) have a definite repayment schedule providing for level payments not less frequently than quarterly over a period not extending beyond five years (home loans may not extend beyond 15 years);
- (d) be consented to by your spouse if you are married and if your Plan benefits are used as collateral for the loan; and
- (e) when added to the outstanding balance of any other qualified plan loans, be limited to the lesser of (i) \$50,000 (reduced by the highest outstanding loan balance during the one-year period prior to the date of the loan) or (ii) ½ of your vested Plan benefits. The maximum number of Plan loans that a participant may have outstanding at one time is two, one personal hardship loan and one home purchase loan.

Please refer to the Plan Loan Procedures document, which can be obtained from ASC Trust Company, for additional loan requirements.

26. May I receive a distribution of my Plan accounts while I am still employed?

You may elect a distribution of all or a portion of the vested balance of your accounts while you are still employed if you have attained age 59½.

You may elect a distribution of all or a portion of your rollover contribution account at any time.

After a distribution, you will continue to participate in the Plan on the same basis as any other employee. An in-service distribution will be paid in the same manner and subject to the same requirements as any other Plan distribution.

27. Can I leave my money in the Plan indefinitely?

If you have an account balance in the Plan when you reach age 70½, be sure to contact ASC Trust Company about starting Plan distributions, as you may be approaching your "required beginning date" for required minimum distributions. Federal law requires that Plan participants receive at least minimum required distributions by the required beginning date, and imposes severe tax penalties on participants who do not meet this deadline.

In general, the "required beginning date" is April 1 of the calendar year following the calendar year in which you reach age 70½. However, if you are an active employee at age 70½, the required beginning date is April 1 of the calendar year following the calendar year in which you retire.

In the case of your death, your designated beneficiary must begin to receive benefit distributions generally within one year of your death, and such distributions must be paid over a period not extending beyond your beneficiary's life expectancy. If the designated beneficiary is your spouse, the start of payments may be delayed until the year in which you would have attained age 70½.

## **IX. CLAIMS PROCEDURE**

28. What should I do if my claim for benefits under the Plan is denied?

If you or your beneficiary submit a claim for benefits that is denied in whole or in part, you will receive from ASC Trust Company a written explanation citing: (a) the specific reasons for the denial, as well as specific provisions of the Plan upon which the denial is based; (b) a list of any information which could help you support your claim and reasons why that information is needed; and (c) an explanation of how you may appeal the denial of your claim. This explanation will be provided to you within 60 days after receipt of your claim.

If you wish to appeal a denied claim, you must do so in writing within 60 days after you receive notice of the denial. In your appeal, you should request a review of the denial and include any comments or materials you feel will support your position. You may, of course, review pertinent Plan documents before submitting your appeal. The Plan Administrator will generally respond to your appeal in writing within 60 days after receiving it. The response will be in writing and will either reverse the earlier decision and provide for payment of your claim, or deny your appeal. In the latter case, the

response will contain specific reasons for the denial and the specific provisions of the Plan on which the denial is based.

The decision of the Plan Administrator will be final, except in cases where there are conflicting claims by more than one claimant or beneficiary. In these cases, the Plan Administrator can direct that the benefit payments in dispute be withheld until the conflict is resolved by agreement between the claimants.

## **X. PLAN ADMINISTRATION**

### **29. Who administers the Plan?**

The Adventist Retirement Board is the Plan Administrator and has full discretionary authority and responsibility for the interpretation of Plan provisions, the establishment of rules and regulations for the administration of the Plan, the review of benefit claims and hardship withdrawal requests, the establishment of the funding policy of the Plan, selection of any investment managers, and the retention of legal, accounting, and other professional services. The Board has delegated day-to-day administration and operation of the Plan to the North American Division Adventist Retirement Office.

Only the Plan Administrator is authorized to make administrative interpretations of the provisions of the Plan. You should not rely on any representation, whether oral or in writing, which any other person may make concerning Plan provisions and your entitlement to benefits under them.

### **30. Who holds the Plan's assets?**

All amounts contributed to the Plan will be deposited into a trust fund maintained by the Plan trustee. The benefits provided under the Plan will be paid to participants or beneficiaries directly and solely from the trust fund. Your employer will not be responsible or liable for any direct payments of benefits under the Plan.

The Plan Administrator is responsible for providing participants with various investment options. Participants are responsible for electing investment options in which their Plan accounts will be invested. See Questions 15 and 16 for more information about Plan investments.

### **31. Am I responsible for any Plan expenses?**

Participants are assessed investment management and administrative fees. You can contact ASC Trust Company for the current Plan fees. Reasonable expenses relating to the approval, processing, and administration of loans and distributions with respect to a participant will also be charged to the participant's account unless otherwise determined by the Plan Administrator.

## **XI. OTHER CIRCUMSTANCES THAT CAN AFFECT PLAN RIGHTS**

### **32. Can the Plan be amended or terminated?**

While the Adventist Retirement Board expects to maintain the Plan indefinitely, it reserves the right to amend or terminate the Plan at any time should it be considered desirable or necessary. No change, however, may take away from you the vested portion of your accounts. If the Plan is terminated, you will acquire a fully vested

interest in all of your accounts. In such case, your accounts will remain part of the trust fund and will become payable to you in accordance with the distribution provisions described above.

33. Can my employer take back Plan contributions?

Assets held in the trust fund generally may not be returned to an employer except under certain conditions. For example, if a contribution by the employer is made under a mistaken fact, the contribution may be returned to the employer.

34. Can anyone else take my Plan accounts?

You may not transfer or assign to any person your right to your Plan accounts. In addition, you may not use your Plan accounts as collateral for any loan you obtain. However, the Plan Administrator may be required by law to recognize obligations you incur as a result of court-ordered child support or alimony payments. Specifically, the Plan Administrator must honor the assignment of your rights to Plan benefits pursuant to a "qualified domestic relations order."

A "qualified domestic relations order" is a decree or order issued by a court that obligates you to pay child support or alimony, or otherwise allocates a portion of your assets in the Plan to your spouse, former spouse, child, or other dependent. If a qualified domestic relations order is received by ASC Trust Company, all or a portion of your benefits may be used to satisfy the obligation. ASC Trust Company will determine the validity of any domestic relations order received. You may obtain a copy of the procedures governing qualified domestic relations orders, without charge, from ASC Trust Company.

## **XII. GENERAL PLAN INFORMATION**

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| 35. The official name of the Plan is:  | Guam-Micronesia Mission of Seventh-day Adventists Retirement Plan  |
| 36. The effective date of the Plan is: | January 1, 2018  |
| 37. The Plan number is:                | 002  |
| 38. The Plan year is:                  | the 12-month period ending December 31 <sup>st</sup> of each calendar year   |
| 39. The type of plan is:               | 403(b)(9) church retirement income account   |
| 40. The Plan Administrator is:         | Adventist Retirement Board<br>North American Division<br>9705 Patuxent Woods Drive<br>Columbia, MD 21046<br>(443) 391-7301<br>Fax: (443) 259-4880<br>Email: NADRetirement@nadadventist.org |

41. The Trustee for the Plan is: North American Division Corporation of Seventh-day Adventists

42. The names, addresses, and Employer Identification Numbers of the participating employers:

Guam-Micronesia Mission of Seventh-day Adventists  
290 Chalan Palasyo  
Agana Heights, Guam 96910  
(671) 477-9745 x101  
EIN: 98-0001490

Good News Broadcasting Corporation dba Joy 92 FM  
290 Chalan Palasyo  
Agana Heights, Guam 96919  
(617) 472-1111  
EIN: 98-0001490

Adventist Broadcasting Service, Inc. dba Adventist World Radio  
P. O. Box 8990  
Agat, Guam 96928  
(671) 565-2000  
EIN: 98-0073868

Guam Micronesia Mission of Seventh-day Adventist dba Adventist Book & Food Center  
290 Chalan Palasyo  
Agana Heights, Guam 96919  
(671) 477-5732  
EIN: 98-0001490

Guam Micronesia Mission of Seventh-day Adventist dba Guam Adventist Academy  
1200 Aguilar Road  
Talofof, Guam 96919  
(671) 789-1515  
EIN: 98-0001490

Guam Seventh-day Adventist Clinic  
388 Ypao Road  
Tamuning, Guam 96911  
(671) 646-8881  
EIN: 96-0001716

Guam Micronesia Mission of Seventh-day Adventist dba Saipan Elementary School  
P.O. Box 501063  
Saipan, MP 96850  
(671) 234-7326  
EIN: 98-0001490

Saipan Seventh-day Adventist Clinic  
P. O. Box 500169  
Saipan, MP 96950-0169  
(671) 234-6323  
EIN: 98-6018616