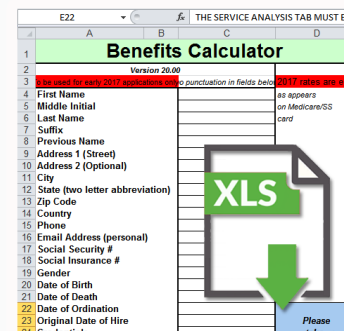




## Good to Go: The New Benefits Calculator

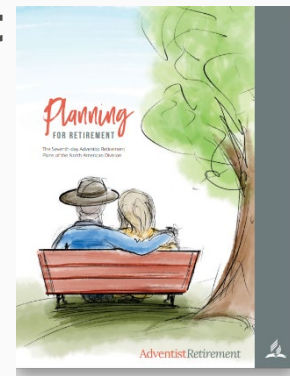
Wait no longer for the 2022 Benefits Calculator. It's available now on the eAdventist Personnel site, and you'll want to use Version 25.02 to submit your retirement applications. But that's not all. Due to additional calculations for lump sum interest payments a *new version* will be uploaded to eAdventist Personnel within the next few weeks. So before you begin a new retirement application please confirm on the eAdventist Personnel site that you are using the most updated version of the Calculator.



Just how do you access the Calculator in eAdventist Personnel? When you have opened the employee screen you will see a grayed-out list of tasks. Use the last tab on the right, labeled "Retirement," to access the Benefits Calculator and follow the instructions for processing. You'll then go to the last item in the drop-down box, labeled "Upload," and click on that to send the electronic application off to us.

## Nearing Retirement? This Booklet Has the Plan!

We've recently updated "Planning for Retirement," a downloadable booklet that provides a brief, reader-friendly overview of the various NAD retirement provisions. This resource includes a glossary, FAQs, and some hypothetical scenarios to



address questions an employee might have—or even prompt some new ones that need answers.

Please share this helpful booklet with your staff by passing along the following link: [Planning for Retirement Booklet](#)

## A Bump Up in Your Contribution Limits



The IRS has spoken—regarding the 2022 retirement plan limits. And there’s good news for employees as some contribution limits have increased.

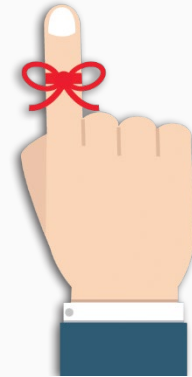
The chart below spells it out:

Retirement Plan Limits:	2022	2021
<b>Code §415(c)</b> contribution limit for defined contribution plans (includes both employer and employee contributions) Limits annual additions to the lesser of the dollar limit or 100 percent of the participant’s compensation.	<b>\$61,000</b> (+\$3,000)	<b>\$58,000</b>
<b>Code §402(g)</b> elective deferral limit (employee contributions)	<b>\$20,500</b> (+\$1,000)	<b>\$19,500</b>
<b>Code §414(v)</b> age 50+ catch-up contribution (employee contributions)	<b>\$6,500</b> (no change)	<b>\$6,500</b>

*For complete listings of cost-of-living and required statutory limit adjustments, see IRS Notice 2021-61 and IRS Revenue Procedure 2021-25.*

## Not to be Missed at the HR Conference ...

We hope you've marked your calendar for our NAD HR Conference in April. While you're at it, **make a special note to attend our presentation titled "With You on the Journey" on Monday, April 25 at 3:30 pm.** This will be a thought-provoking exposition of financial wellness tools and strategies for financial health and retirement readiness. Also be sure to stop by our table for some useful resources. See you in Indianapolis!



And that's the latest from us – short and sweet this time. Thank you for all you do, day in and day out. We so appreciate it!

**- Your Adventist Retirement Team**

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