



A Quarterly Bulletin

Updates for Employers

Happy New Year? It's Your Choice!

So here we are, living a “new normal” that’s, well, still very odd. We’ve been through a full year of COVID and all that came with it. Tele-work; Zoom; masks, masks, and more masks. And now we’re all hoping the vaccines get disseminated soon—and that they work!



There’s one thing you can count on, though. We in Retirement continue to be available, accessible, and happy to help you in any way we can. While most of us are still tele-working, we’ve smoothed out the “kinks” that initially came with that shift, and we are adjusting as new ones arise.

Most important, remember that **God is STILL in control and promises to be until His return soon.** We’d like to submit to all of you that happiness, then, is a choice. Join us in being intentional in seeking the happy, even during this time of COVID. Determine now that it will be a Happy New Year!

Updates ... On Their Way



We’re working away on updates for several things and want to remind you to be on the lookout for them.

Some of them will be timed to conveniently come to you through this Bulletin. Others may be ready for you in between these quarterly issues. One such item will be an updated Admin Manual for the DC Plan. Please check for this and any other emails that will let you know when you can hop on our website and download

your newest copy, hot off the press!

Coming to You Remotely (Again)—2021 HR Conference

Mark down April 25, 26 and 27 on your calendars.

That's when we will "meet" with you remotely for this year's HR Conference. (By the way, it's okay to *not* be happy that we'll all be on screen again instead of in person!) Since the next Bulletin comes to you after those dates, we wanted to be sure you have it on your radar now.



With the personnel changes in our government, many pieces of legislation have been (or are now being) "reviewed". So there's plenty of anticipation about what might change, when it will happen, and how it will "look" afterward. We'll certainly pass along to you any updates we get.

Compliance Testing: What's Been Done and What's to Come



The 2020 Compliance Testing is in progress and we want to thank you for uploading your 2020 census file by the deadline. And boy, did you—we had 100% of the files uploaded! Once Empower Retirement completes their part of the testing, we will reach out to the payroll centers that have employees who failed either the 402(g) or the 415(c) tests.

If you have an employee who failed for the calendar year 2020 here is what to expect:

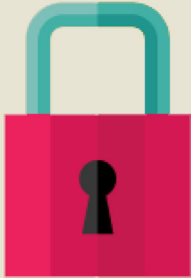
- ✓ You will receive an email from Kristina Dahabura indicating the employees who failed and by how much.
- ✓ We will need you to verify the FedWage for 2020 just so we can ensure the accuracy of the test.
- ✓ If an employee failed, we will need to pull funds from their Empower Retirement account.
 - If employee contributions are pulled, they will be sent directly to the employee from Empower Retirement. Empower will also send a 1099-R to the employee.

- If employer contributions are pulled, we will ask you to short funds on a subsequent file that you send to Adventist Retirement.

Have questions we didn't answer? Please email

KristinaDahabura@nadadventist.org

How to Send Us Encrypted Email

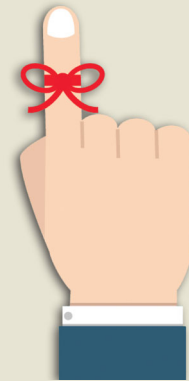


Suppose you need to send a document to Adventist Retirement via encrypted email. What do you do? First, email your Adventist Retirement contact and request that they send you a "SECURE" email. In turn, we will send you an email with the word SECURE in the subject line. If you reply to this email, presto—it will be automatically encrypted.

Please note: Your email will *only* be encrypted if Adventist Retirement first sends you that email with SECURE in the subject line because it is our Office 365 that does the encryption.

When it Comes to Retirement Applications, You're a Vital Link

We are just over two months into a new year and there are a couple of things we need you to continue to monitor regarding the retirement application process. When you send an application to an employee for the required signatures you may be leaving off the Social Security Number for safety reasons. That's fine, but we then need you to take an additional step before you send in the hard copy of the application. Add the Social Security Number of the retiree back onto the signed documents on both the front section and on the WP-4 form, and add the spouse's SSN as well.



That takes away a headache: If the hard copy application arrives at our office *without* the proper Social Security Number, the scanned mail room forms make it hard to match up the electronic uploaded document with the hard copy you sent. We appreciate your help in keeping those documents linked together!

A Fond Farewell to a Dear Friend and Colleague

April 1, 2021 will be a tough day for all of us. That's when Beth Roberts will be leaving Adventist Retirement to take on the position of Executive Vice



President/COO for the Church Benefits Board (CBB) a ministry of the Cooperative Baptist Fellowship (CBF). Our loss is truly CBB's great fortune.

Our CEO Edwin Romero has these thoughts to share:

“Beth has brought knowledge and skill to our defined contribution plan and built solid relationships in the field. I deeply appreciate both her friendship and the

contributions she has made as an Associate Administrator of the Adventist Retirement Plans. I know the Lord will continue to bless Beth in her new position, and I wish her well.”

The Last Word ... From Beth Herself:

“My friends and colleagues ... It's with many mixed emotions that I accepted a position with the Church Benefits Board and will be moving on from a place that has been my home for so long. I am grateful for the opportunity to have worked 23 years for the North American Division, 22 years with Adventist Retirement. It has been a privilege and blessing to serve God, our participants, and all of you. I will treasure our growing, learning and fellowship together. I am excited and anxious to see how God leads in this new chapter.

“That includes what He has planned for and with Adventist Retirement! He has always had—and will continue to have—Retirement in the palm of His hands. The DC Plan Team stands ready and able to continue serving you and our participants.

“With that said, this isn't goodbye but happy trails ... until we meet again!!”

Thank you, Beth, for everything you have done for us. And our thanks to all of you for your commitment to our employees.

—Your Adventist Retirement Team

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