



Census Files Alert: We'll Be Needing Them Soon!

Hard to believe it's already been a year since this notice went out to you. Well, here is all that information again, with the new dates you need to know.

IRS Limits Testing for 2021 will be performed in February 2022, and that means you need to submit your annual census file to Adventist Retirement by February 8, 2022. As before, you must Include all employees paid in calendar year 2021, even those who retired or were terminated during the year.



Follow the guidelines below to avoid errors in your submission:

- ✓ The Census file must be in Excel format and the filename must end with .xlsx or .xls.
- ✓ The file must be uploaded via the ARP Upload website under the header "Upload a File" (<https://arp.advret.org>).
- ✓ The file must contain three (and only three) columns:
 - Social Security Number with no hyphens. Microsoft Excel has a special format for SSNs. Use this format to avoid loss of leading 0 (zero) characters. This format will display with hyphens, but the actual contents of each cell must be nine digits.
 - Federal Taxable Wages for tax year 2021 as shown in Box 1 of Form W-2, with decimals.

- Total cafeteria plan dollar amount deducted in 2021 (this should not include deferrals to the Adventist Retirement Plan).
- ✓ Omit all header, total or other non-data lines from this file.
 - ✓ Include all employees with contributions in 2021 even if they were terminated, retired, disabled, deceased or inactive prior to the end of the year.
 - ✓ The filename should follow this pattern: ORGID + FTW2021.xlsx or .xls. Example: The File Name for the North American Division would be AN1111FTW2021.xlsx.
 - ✓ Compile your census file after all W-2 corrections have been done. The FEDWAGE must accurately reflect box 1 of each W-2. Note that we will need additional information for employees who were coded F or D (disability) and/or received a Special Pay Contribution during 2021.
 - ✓ For each disabled employee, complete this form: <https://ret.naddocs.org/Forms/Disability-Contributions>
 - ✓ For each employee who had a Special Pay contribution during 2021, complete this form: <https://ret.naddocs.org/Forms/SpecialPay>

And Here's Why It's Critical You Meet the Deadline ...

We're not just saying "pretty please"—you are required to send us your 2021 census file. If we do not receive your 2021 census file by the deadline, we may rely on the FEDWAGE as submitted in your last payroll file of 2021. If that happens, and we determine that your last FEDWAGE is incorrect, we may not be able to perform compliance testing for you for the 2021 tax year—and you could then receive a notification that you are responsible for your own testing.



If you are a non-QCCO employer (typically a college, university, or health clinic), you must include all your employees in your census file, even if they did not participate in the Adventist Retirement plan. Student workers may be omitted from the file if no students made contributions during 2021. However, if even one student made personal contributions, you must include all students in your census file.

If you have any questions or concerns about the census file, please contact Kristina Dahabura

■ by telephone: 443-391-7330

■ by Email: Kristinadahabura@nadadventist.org

We really appreciate your help with this very important year-end testing process. We know it's a stressful time of year for you, but your attention and assistance is absolutely critical to meeting IRS regulations for maintaining our plan! Please share this census file information with your HR, IT or Treasury staff as needed.

Ah Yes, Another Year-End Task: Service Records



As we approach the end of 2021, you're no doubt making plans to tackle your service record documentation. Please remember to run your year-end reports after you have corrected all of the data for each employee covering the 2021 calendar year. And here's yet another deadline for you: The NAD working policy requires you to close out the 2021 year by February 28, 2022.

Don't Forget These Online Resources

We want to remind you that there's helpful information for your employees—and you—on our Adventist Retirement website. By clicking on this tab -

www.adventistretirement.org/employee/resources/ -

employees can access resources on Pre-Retirement, Empower Retirement and Financial Wellness and planning. Also on our website we have specific HR training downloads and links. Those can be found

here: www.adventistretirement.org/employer/. There are many more documents and resources available to you and your employees, so be sure to open the different benefit tabs and explore.



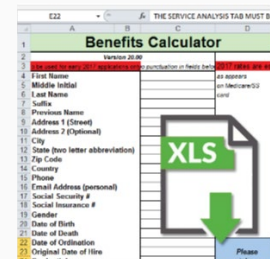
Do This and You'll Slow Up Retirement Applications!

As we work through retirement applications, we keep seeing one area that needs attention. When you come to the spouse allowance section of an application, **please remember that we must have complete information regarding the spouse's own retirement funds.** You must provide, in writing on the application, the reason for checking the "Yes" or "No" box. Does the spouse have their own retirement benefit? If you've checked "Yes," but the name and other information on the account is left blank, you've slowed the processing of that application. So fill out everything in full and let's keep the ball rolling!



Count on It—The Calculator is Now Available

The Benefit Calculator for 2022 is now available and can be downloaded at www.adventistretirement.org/BenefitsCalculator2022v2501.xls.



It's an Overpayments Overhaul



We have made a change to our overpayments form, and it's reflected in our overpayment requests that have been processed since November 1 of this year. More specifically, the change affects how overpaid employee contributions are handled. Employee contributions that were made while the employee was employed, but ineligible, are being returned directly from Empower Retirement to the employee and Empower Retirement is also issuing a 1099-R to the employee. In instances where an employee contribution was made, but

the entire check was subsequently voided, the overpayment is being processed as an offset to future employer contributions. In this case, no 1099-R will be issued since payment was not made to the employee. Here is your link to the overpayments form: www.adventistretirement.org/ARP-Overpayments-2021.xlsx

And there you have it—all the latest and greatest from us to you. We so appreciate your hard work and never tire of thanking you for all you do. Enjoy the holiday season!



- Your Adventist Retirement Team
