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AdventistRetirement

DECEMBER 2022



## Heads Up: Your Census Files Deadline is Drawing Near!

It's time again to put the due date for your annual census file on your radar screen. Here are all the details once more—dates and procedures:

IRS Limits Testing for 2022 will be performed in February 2023, and that means you need to submit your annual census file to Adventist Retirement after January 1, 2023 and by February 8, 2023. As before, you must include all employees paid in calendar year 2022, 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:

1. 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.
  2. Federal Taxable Wages for tax year 2022 as shown in Box 1 of Form W-2, with decimals.
  3. Total cafeteria plan dollar amount deducted in 2022 (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 2022 even if they were terminated, retired, disabled, deceased or inactive prior to the end of the year.
  - ✓ The filename should follow this pattern: ORGID + FTW2022.xlsx or .xls.  
Example: The File Name for the North American Division would be AN1111FTW2022.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 2022.
    - For each disabled employee, complete this form: <https://ret.naddocs.org/Forms/Disability-Contributions>
    - For each employee who had a Special Pay contribution during 2022, complete this form: <https://ret.naddocs.org/Forms/SpecialPay>

### **Here's Why Your Cooperation is a MUST:**

It's not just optional on your part—you are required to send us your 2022 census file. If we do not receive your 2022 census file by the deadline, we may rely on the FEDWAGE as submitted in your last payroll file of 2022. 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 2022 tax year—and you

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could then receive a notification that you are responsible for your own testing.

If you are a non-QCCO employer (typically a college or university), 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 2022. 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](mailto:Kristinadahabura@nadadventist.org).

We so appreciate your attention to this very important year-end testing process. Your 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.

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## Payroll File and Funds—And the Wages of Delinquency

We're sure you intend to stick to the schedule for submitting your Payroll File and Funds to Adventist Retirement, right? You'll want to remember, then, that these submissions will be considered On-Time as long as they are received by us within 10 calendar days of the Pay Date, and as long as the File and Funds match. Bear in mind, too, that the File must be uploaded on the ARP Upload website <https://arp.advert.org>, and Funds must be sent via ACH. If you need assistance in uploading your ARP File, please contact [KristinaDahabura@nadadventist.org](mailto:KristinaDahabura@nadadventist.org).



**What if you are late getting the File and Funds to us?** There's a "Delinquency Protocol" which can be found on our website by clicking on

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“Employer” in the homepage top menu, and then choosing “Defined Contribution Plan.” Or you can use this link to go directly to the protocol document:

<https://www.adventistretirement.org/wp-content/uploads/2022/10/DelinquencyProtocol-2022-10-18-1.pdf>

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## Know Your Limits (for Contributions in 2023 to the 403(b) Retirement Plan)

You’ll want to share these limit amounts with your employees:

- ✓ The 402(g) Limit on Elective Deferrals - \$22,500
  - ✓ Catch-up Contributions for those 50 years or older - \$7,500
  - ✓ 415(c) Limit on Compensation: Total employer contributions, employee after-tax contributions and employee elective deferrals cannot exceed the limits under Internal Revenue Code (IRC) Section 415(c). As for those limits: The total employer and employee contributions can’t exceed the lesser of \$66,000 or 100% of includible compensation in 2023. Includible compensation is the Federal Taxable Wage amount after adding back in pre-tax deferrals to the plan. It does not include parsonage allowance.
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## Put to Bed Your Service Records for 2022

As this year quickly comes to a close, you’ll need to run your Defined Benefit year-end reports—but only after you’ve corrected all data for each of your employees for 2022. And remember (yes, yet another deadline) the NAD working policy requires you to close out the 2022 calendar year **by February 28, 2023**.

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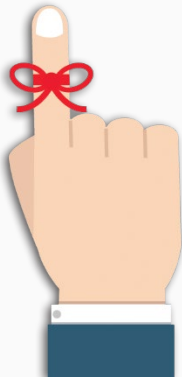
## Why Retirement Applications Aren't Moving Faster—For Now

We're sure you've noticed a dip in our turnaround time for retirement applications. That's because our Benefit Assistant team has been working at less than full staffing for a while now. As a result, we are now running at 5-6 months from the retirement office received date. The good news is that we are adding team members and hope to be back to a better turnaround time in early 2023.

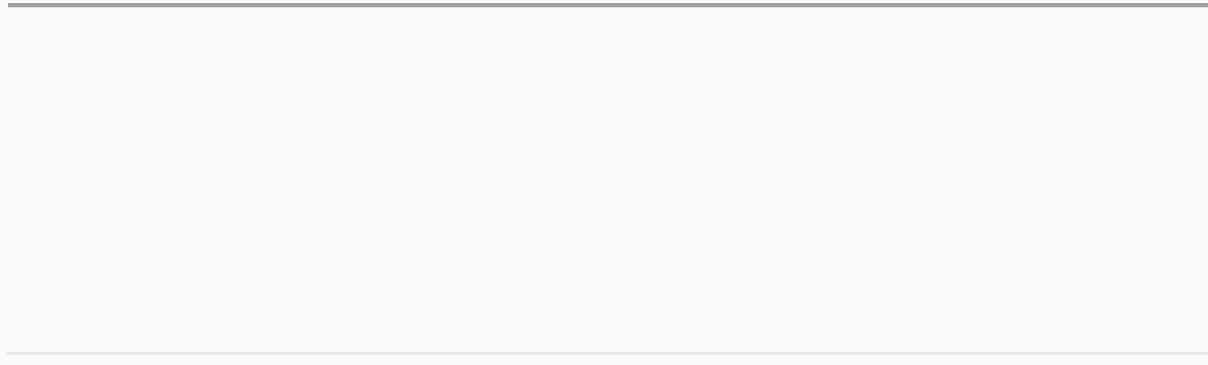


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## What You and Your Employee Need to Remember About the "Spouse Allowance" ...

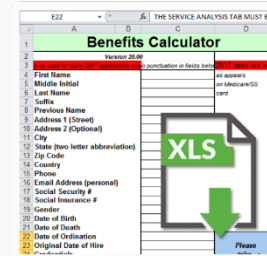


The Spouse Allowance can be a valuable benefit—but remember that it is a conditional benefit. You may slow down the processing of the retirement application if you don't give us complete information regarding the spouse's own retirement funds. You must provide, in writing on the application, the reason for checking the "Yes" or "No" box. So don't tick the "Yes" box, indicating the spouse has their own retirement benefit, but then leave blank the part where it asks for the name and other information on the account. Pay attention and be thorough so we can process your application as speedily as possible.



## Use Only the Latest Benefit Calculator

By the end of December, the Benefit Calculator for 2023 should be available on our website at [www.adventistretirement.org](http://www.adventistretirement.org) and on the eAdventist Personnel site. Please always use this most recent 2023 version when you submit a new application.



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## We've Revised Our Letter to Eligible Retirees

Throughout the year we work on finding individuals who have reached age 72, vested in either of our DB plans and have not started their benefits. This is called the "RMD process." When we identify a retiree as potentially eligible, we send a letter and ask them to contact us. In this day and age, when people often get spam in their inbox and correspondence from unknown entities, some will not respond. To address their understandable wariness, we have gotten the approval of our legal team to add a sentence to the letter advising them to contact their last denominational employer. You'll see this addition in the sample letter below.

*Sample Letter:*

*Re: Your Benefits Under the Seventh-day Adventist Retirement Plan*

*Dear:*

*Our records indicate that you are age 65 or older and may be eligible to commence retirement benefits under the Seventh-day Adventist Retirement Plan. Please contact \_\_\_\_\_ in our office at 443-391-73\_\_ at your earliest convenience for information on how to apply for your benefits. The sooner you contact \_\_\_\_\_, the sooner you may be able to begin collecting benefits.*

*In the event you have any concerns about the legitimacy of this letter, please contact the benefits personnel at your most recent denominational employer.*

*Sincerely,*

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Please help us reassure these retirees if they do contact your office. We want to help them get the benefits due them!



That's everything we have for you in this bulletin. Enjoy the holiday season and thank you for partnering with us in 2022!

—***Your Adventist Retirement Team***

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