



## Auto-Enrollment, Auto-Escalation...Auto Savings!

### In Case You Need a Refresher...

The Adventist Retirement Plan makes saving for retirement even easier by offering an **automatic enrollment feature** for all newly-hired employees, as well as an **automatic escalation feature**. You probably knew that already, but do you remember just how it works? Plan participants who are not making salary reduction contributions of at least 7% on July 1, 2022 will automatically have their salary reduction contribution increased by 1% at that time. Thereafter, each July 1 their salary reduction percentage will increase by an additional 1% until their contribution percentage reaches 7%. This automatic escalation feature will *not* change their salary reduction contribution level if they already participate at a 7% (or greater percentage) level. They can change their contribution level at any time on Empower Retirement's website.



## Remember This Step for Your Newly Hired



For all newly hired employees please look up their required contribution percentage(s) on the ARP Upload. The employee lookup will show you the exact contribution percentage you must enter into payroll for new employees and employees who are changing to a new status. This step will ensure that you do not receive a fatal error for contributions when you upload your file.

[arp.advret.org/employees/search](https://arp.advret.org/employees/search)

### Finally, You MUST Give Notice

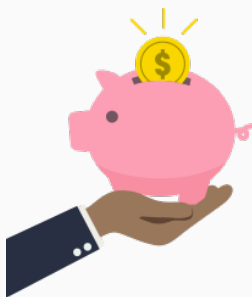
It's the law -- the IRS requires that each employer send notice about the automatic enrollment and escalation features to every one of their employees each year. That notice must go out 30-90 days before the beginning of the plan year. For each employer that translates to no sooner than October 1 and no later than December 1 of each year. You can find a copy of the notification on our website, using this link:

<https://www.adventistretirement.org/wp-content/uploads/2021/08/2022-ARP-Automatic-Enrollment-Notice.pdf>



For those participants on the Guam Plan, here's a link to the notice they need to get: <https://www.adventistretirement.org/wp-content/uploads/2021/08/2022-GMM-Retirement-Plan-Auto-Enroll-Escalate-Notice-002.pdf>

## Free Financial Planning (Yep, We Said *Free*)



The idea of creating a financial plan to help secure your future can be very intimidating. Where to even start? How about getting the assistance of a Certified Financial Planner—at no cost to you! We've made this professional help available as part of our Adventist Retirement Plan. Make sure your employees know about this incredible opportunity to get a comprehensive, personalized and confidential financial plan by sharing the link below: [https://www.adventistretirement.org/wp-content/uploads/2021/08/GEN-Flyer-Empower\\_Financial\\_Planning\\_FINAL.pdf](https://www.adventistretirement.org/wp-content/uploads/2021/08/GEN-Flyer-Empower_Financial_Planning_FINAL.pdf)

[https://www.adventistretirement.org/wp-content/uploads/2021/08/GEN-Flyer-Empower\\_Financial\\_Planning\\_FINAL.pdf](https://www.adventistretirement.org/wp-content/uploads/2021/08/GEN-Flyer-Empower_Financial_Planning_FINAL.pdf)

## Empower for Spanish Speakers!



¿Habla español?

La página web de Empower ahora está disponible en español.

Visite <https://bit.ly/3z826T5>

## Coming Soon: A Newsletter for Employees

We're excited to announce a new quarterly eNewsletter for employee participants, with September as our projected launch date. We'll be sharing news and resources with employees in a simple, easy to skim format—and you can help by getting the word out to your staff. We also welcome your suggestions for relevant content, so please send topic suggestions to [samanthayoung@nadadventist.org](mailto:samanthayoung@nadadventist.org). Stay tuned for more information as we approach the launch of the first issue!



## Weigh in on Our New Website

Adventist Retirement has a brand new website in the works and we'd love to get your thoughts and perspectives as we develop a fresh design. Please pass on to your staff this 3-5 minute survey and encourage them to share their experience using our current website [www.adventistretirement.org](http://www.adventistretirement.org). And take time to complete the survey yourself! It will be available to everyone through September 30.



Here's both a link and a QR code that can take you to the survey: [www.surveymonkey.com/r/NADRetirementWebsite](http://www.surveymonkey.com/r/NADRetirementWebsite)



That's all for this quarter's bulletin. Our thanks, as always, for your hard work and commitment to our employees!

***—Your Adventist Retirement Team***

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