

June 2023

**SAVE MORE FOR YOUR FUTURE AUTOMATICALLY.**

**AUTO-ESCALATE TO 15%.**

At Adventist Retirement, we believe the easier it is to prepare for your financial future, the better. That's why, through the Adventist Retirement Plan, we offer a great feature to help simplify your savings strategy — an annual automatic contribution percentage increase.

Our records indicate you are contributing less than 15% of your income into the plan so the auto-escalation feature will soon affect your account.

This means your contribution percentage will increase by 1% more to your retirement plan account automatically on July 1, 2023 and will impact your first paycheck after July 1 unless you change your savings percentage or opt out between June 1 and June 30. Remember, the contribution auto-increase feature will raise your contribution amount by 1% in July each year until you reach 15%, unless you make a different deferral election each year.

Automatic contribution increases help make it easy for you to contribute to your Adventist Retirement account. Over time, these changes may help you boost your retirement savings as you pursue your long-term goals. There is nothing you need to do for automatic increases to occur.

To change your contribution rate or opt out of automatic increases, log on to [empowermyarp.com](https://empowermyarp.com), or call Empower Retirement at **866-467-7756** between June 1 and June 30, and adjust your contribution rate. Representatives are available weekdays from 8 a.m. to 10 p.m. Eastern time, Monday through Friday.

### **HERE'S HOW TO CHANGE YOUR CONTRIBUTION AMOUNT:**

- Log on to [empowermyretirement.com](https://empowermyretirement.com) with your username and password.
- Don't have a username and password? Click *Login help*, or call **866-467-7756** for assistance.
- Click your plan name, if prompted.
- Choose *My Accounts* at the top of the page. Choose
- *My Contributions* under the Paycheck Contributions menu.
- Select the *% Pending* link to delete your scheduled increase, or *Edit* to change your contribution rate.



AdventistRetirement

Seventh-day Adventist Church  
NORTH AMERICAN DIVISION

You'll receive a confirmation statement when you make any changes to your account.

We're excited to help you save for a secure retirement.

Sincerely,

Adventist Retirement Plan  
North American Division of Seventh-day Adventists



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