

**Lisa Turpen, Associate Administrator**  
Defined Benefit Plans/SHARP

**Tara Mead, Assistant Administrator**  
Defined Benefit Plans

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Monica Johnson, Benefits Assistant/Trainer  
Defined Benefit Plans

## Retirement 101 Training

# Introduction to the Defined Benefit Plans

**Adventist**Retirement  
adventistretirement.org



# Class Outline

## Learning Outcomes

- Service records
- Service credit
- Basic Benefits formulae
- Conditional Benefits/formulae
- (Retirement Allowance, SHARP, Spouse Allowance, Death Benefit)
- eAdventist Personnel
- Retirement application procedure

# DB vs. DC Plans

## Defined Benefit Plan

- Frozen 12-31-1999
- Specifies what Benefits a retiree will receive irrespective of investment performance or funding patterns.
- Contributions are only received from participating Employers.
- No Employee contributions.

## Defined Contribution Plan

- Effective 1-1-2000
- Specifies contributions an Employer will make.
- Structured for the Employee to make contributions toward their Retirement.

# Service Record



- NAD Working Policy E 70
  - Requires a service record be maintained by Employers.
  - The service record is a history of each denominational employee's service.

## Manual (paper) Original Service Record:

- Official record for service through 12-31-1999
  - If the data from the paper record is not in the computerized record you may ask the previous employer to add the data. You do not have to create a whole new record in the computerized system when the paper record is all that is pertinent to the retirement application.
- Employer remains the custodian of the manual record until the employee's retirement.
  - The manual/original record must be signed by an employer officer and then sent with the retirement application to our office.

# Service Record - continued



- Computerized Record – NAD’s eAdventist Personnel
    - Official record for service after 12-31-1999.
      - A service record is created for all employees issued a W-2 except temporary, casual or courtesy payroll employees and students of educational institutions.
    - Simplifies and accelerates record keeping
      - Contains the work type, job title, location, remuneration, hourly or salaried status.
- Updated annually by the Employer (February 28).  
the data is stored in eAdventist Personnel

# Service Record – data



eAdventist Personnel cannot load employee records from your payroll system. There are multiple off the shelf payroll systems being used across the Division. This makes the data inconsistent and difficult to merge.

Manual Entry:

Employee List: add any new/missing employees or delete if necessary.

The screenshot shows the 'Personnel by eAdventist' interface. On the left is a navigation menu with categories: HOME, EMPLOYEES, EMPLOYERS, and REPORTS. The 'EMPLOYEES' section is expanded, showing sub-items: employee list, admin search, pension adjustments, and changes. The main content area is titled 'EMPLOYEE LIST'. It features a search bar with a dropdown menu for 'last name, first name, SSN or SIN', a 'Search' button, and a 'New Employee' button. There are also filters for 'Employer' (set to 'Cartoonville Conference') and 'Current year' (set to '2021'). A 'Close year' button is next to the year filter. Below the filters is a table with columns: #, NAME, PREVIOUS NAME, BIRTHDATE, CURRENT SRS, PA, and OFFSET. The table contains two entries: 1. Boudaki, Joseph (Birthdate: 08/05/1966, Current SRS: 0) and 2. Doe, John (Birthdate: 05/01/1960, Current SRS: 0). Each entry has a checkbox and a trash icon. At the bottom of the table, it says 'Showing 1 to 2 of 2 entries'. In the top right corner, there is a 'help' dropdown, a user profile for 'Brian Ford', and a 'Logout' button. A 'Calculate PAs' button is also visible.

#	NAME	PREVIOUS NAME	BIRTHDATE	CURRENT SRS	PA	OFFSET
1	<input type="checkbox"/> Boudaki, Joseph		08/05/1966	0		
2	<input type="checkbox"/> Doe, John		05/01/1960	0		

# Service Record



## eAdventist Personnel: 2 Step Verification

More and more we see entities who have been hit by ransomware. The Team is providing employers with this added benefit for security.

<https://eadventistpersonnel.com/2022/03/10/2-step-verification/>

How to find an employee who is not on your active employer list: Knowledge tab.

The screenshot shows a web browser window titled "New Employee". The page content includes:

- A header bar with the title "New Employee" and a close button.
- Text: "Find an existing record or create a new one."
- Form fields: "Find by:" with a dropdown menu set to "SSN", "that is" followed by a text input field, and "Born on:" with a date input field showing "m/d/yyyy".
- A text box containing the following text: "I understand that **adding an employee creates a permanent record** with my name attached. I am adding this employee because:"
- Three radio button options:
  - I have hired or am hiring this **employee**
  - I need to **correct** prior service for this employee when he/she worked for us
  - I need to process a **retirement** application for this employee
- An "Ok" button at the bottom left.



## Most Popular Articles

 [Benefits Calculator](#)

 [The Yearly Process](#)

 [Browsers and Requirements](#)

 [Close the Year](#)

 [Passwords](#)

 [Verify and Update Employees](#)

 [Employee Payroll Report](#)

 [Year-end Log Report](#)

 [Long-term Disability](#)

 [Add New Employees](#)

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**Getting Started**

11 articles

**Reports in APS**

2 articles

**Retirement Applications**

1 article



# Service Record Entry



- HOME
- EMPLOYEES
- employee list
- admin search
- changes
- EMPLOYERS
- REPORTS
- ADMIN

## SERVICE ENTRY

Employee: Donald Duck

Began on: 01/01/2020

Ended on: 12/31/2020

Employer: Minnesota Conference

Job title: ABC Manager

Location: Cartoonville Conference [Select](#)

Province:

Work type: I-Reg Salary with %remun

CA Status: (Canada only)

US Status: (US only)

% of Fulltime: 100

% Remuneration: 96

Area Rem Factor: 0

Taxable Earnings: 0 (optional for US after 1999)

Hours worked: 0

Hourly pay: 0

Service credit: 1.0 US Defined Contribution

Input year: 2020

Created: 12/10/2020 Lisa Turpen

Updated: 12/10/2020 Lisa Turpen

[Save](#) [Back to Service](#)





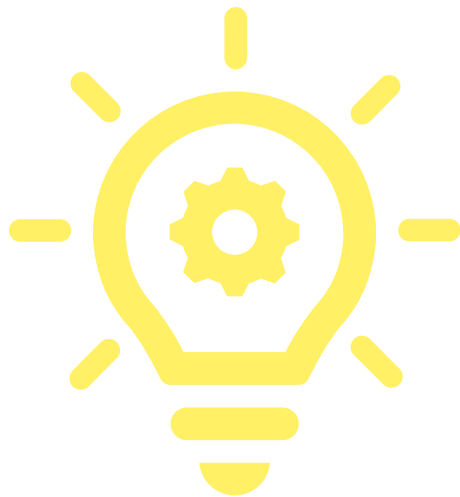
**Work type:** I-Reg Salary with %remun ▼

**CA Status:** ▼ *(Canada only)*

**US Status:** LTD - Elimination ▼ *(US only)*

## LTD Documentation

# Online Estimator



**Defined Benefit Retirement Estimate Calculator**

THIS IS ONLY AN ESTIMATE.

Actual benefits will be calculated based on documented service credit and other information at retirement.

This estimate is

- in today's dollars
- before any tax withholding

This calculator provides an estimate of your benefits for service credit earned before the year 2000 in the Church DB plan or before year 1992 in the hospital DB plan.

**ACCEPT**

- For an estimate of your benefits for service credit earned before the year 2000 in the Church Defined Benefit plan or before year 1992 in the Hospital Defined Benefit plan, click here.
- [HTTPS://ESTIMATE.ADVENTISTRETIREMENT.ORG](https://estimate.adventistretirement.org)

# Service Credit



- **A measure of time**, expressed in years and percentage of years up to a maximum of 40, used in determining the amount of a participant's retirement benefits.
- **Age Parameters:**
  - ✓ Before 1981, employees must have been at least 18 yrs. of age to earn service credit.
  - ✓ After 1980, employees must have been at least 20 yrs. of age to earn service credit.
  - ✓ Year of Service Credit (definition):
    - Employed by a participating Employer **and**
    - Remunerated for at least 1,950 hours in a calendar year, **or**
    - Remunerated for at least 11.5 months in a calendar year if full time salaried.

# Proportionate Service Credit

- Before 1981, only FT service of at least 6 months in a calendar year counts
- After 1980, at least 1,000 hours in calendar year—average 83 hours/month
- Less than 1,000 hours in calendar year = no YSC, EXCEPT:
  - 1<sup>st</sup> year of employment & year retirement benefits begin
  - Year employee began and/or ended approved study leave



# Minimum Service Credit Table



- 10 Years:** Vesting for minimum benefits through December 31, 2014.  
**6 yrs. of NAD ISE service credit on or after 12/31/91**
- 15 Years:** Minimum healthcare benefits. Must be vested by June 30, 2020. (Those with qualifying pre-2000 service continue to accrue toward the SHARP maximum earned credits)
- 20 Years:** Minimum for conditional Spouse Allowance
- 25 Years:** Recovery of 'lost' service credit (must have vested)
- 35 Years:** Provides maximum healthcare earned credit.
- 40 Years:** Provides maximum monthly benefits, death benefit and Retirement Allowance.



# Break in Service

Year of Break in Service is a calendar year in which an employee does not complete *more than* 500 hours of service or *more than* the equivalent of three full months on a salaried basis

- Previously accrued YSC are 'lost' if:
  - 10 YSC have not yet been earned by 12-31-2014 AND
  - The number of break-in-service years exceeds the number of years of service previously accrued.
  
- **Exceptions:**
  - Leave of Absence for graduate study if return to service within 90 days of close of LOA
  - 15 YSC earned prior to January 1, 1981
  - FT employment on Oct 1, 1979, and total 15 YSC earned by retirement\*
  - 25 YSC earned by retirement\*

*\*SC after 1999 shall be counted in this plan for minimum eligibility only, with no time frame restrictions, if already vested for benefits in the DB Plan by December 31, 2014.*

# Benefit Eligibility



- **Normal Retirement Age (NRA) –**

- Following Social Security schedule effective Jan 2003
- Gradually increases to age 67 by 2025
- Updated benefit calculators posted periodically.

- **Early Retirement – Age 59½ & Vested**

Reduced benefits may apply if qualifying after Dec 31, 1999, as follows:

- 0.5% for each month employee's age is less than NRA OR for each month SC is less than 40, whichever yields greatest monthly benefit.

# Vesting

- 10 YSC if terminated employment Feb 1, 1981, or after
- 6 YSC earned as NAD ISE on or after Dec 31, 1991
- 15 YSC if terminated employment prior to Jan 1, 1981
  - If out of employment January 1, 1981, with at least 10 YSC but less than 15 YSC—must earn the lesser of an additional 2 YSC or the difference between SC previously earned and 15 YSC

# Summary of Benefit Types

- Single Life or Joint & Survivor
- Spouse Allowance (conditional benefit)
- Surviving Spouse (*No temporary SA*)
- Divorce Benefits
- Independent Transfers
- Retirement Allowance
- Healthcare Assistance/SHARP
- Death Benefit
- Church/Hospital Plan Lump Sum Payout

# Calculating Monthly Benefits

- **Formula = SC x BRF x PF**
  - Benefit Rate Factor (BRF) is average of 10 highest Yearly Rate Factors (YRF)

**See conversion table in Z 35 05-2**
- **Monthly benefit increases** whenever Pension Factor (PF) increases—usually on annual basis based upon NAD Executive Committee vote.



# Single Life Benefit

## Personal Data:

- Service Credit 25 years pre-2000
- BRF 1.30%
- Pension Factor \$2,971.00\*

## Monthly Benefit:

$$25 \times 1.30\% \times \$2,971.00 = \mathbf{\$965.58}$$

\*Pension Factor for 2023 is \$2971.00



# Joint & Survivor Benefit



Reduced rate of participant's monthly benefit to provide certain spousal benefits.

## Eligibility

- Automatic if married to current spouse at least 1 year prior to benefit effective date.
- May opt to sign J&S waiver form.
- Irreversible election regardless of spousal death or divorce.
  - Benefits non-transferable to subsequent spouse.

## J&S rate provides spouse with

- Same healthcare and death benefit as the participant receives
- Lifetime survivor benefit of 50% of J&S rate

### Formula

Single Life rate less 10% (if spouse is within 5 yrs. of participant's age)

- Plus, an additional 1% for each full year in excess of 5 years that participant's BD precedes that of the spouse OR
- Minus, 1% for each full year in excess of 5 years that spouse's BD precedes that of the participant (never less than 2%)

# Calculation of Joint & Survivor Benefit

## Personal Data:

- SC 25 years pre-2000
- BRF 1.30%
- PF \$2,971.00

## Monthly Benefit:

$$\begin{aligned} 25 \times 1.30\% \times \$2,971 &= 965.58 \\ \text{Less } 10\% &= 96.59 \\ &= \mathbf{\$ 868.99} \end{aligned}$$



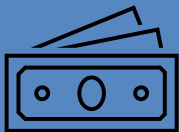


# Spouse Allowance



- Additional **CONDITIONAL** benefit available to eligible married participants—**always** subject to discontinuance if current policy eligibility criteria is not met.
- **Eligibility:**
  - Minimum 20 YSC (DB & DC) Must have 10 DB years.
  - Married to current spouse at least 1 year prior to benefit effective date
  - SA is not tied to J&S or Single Life Benefit election
  - ❖ Benefit is reduced by spouse's own employer-provided pension (past, current and/or future and will require supporting documents).
  - Benefit not affected by spouse's divorce benefits or survivor benefits from a previous marriage
  - *Discontinued at death of spouse or divorce*

# Retirement Allowance NAD Working Policy Y 46 12 Z 40



- One-time lump sum payment
  - DB plan pays retiree RA on pre-2000 YSC *ONLY* and bills back the employer.
- **Employer** pays employment RA on post-1999 YSC.
  - The RA must be rolled into the employee's ARP account.
- Each RA is computed at the current remuneration rate and paid at the time regular retirement monthly benefit begins.
  - Eligible if earned a minimum of 1,000 hours or ½ year of SC during the 2 years before retirement benefits start
  - Exceptions may apply if employment ended no more than 36 months prior to date benefits commence
- Amount is equivalent to 12.5% of last monthly salary (FT rate) for each year of service credit earned in either the DB or DC plan.
- May defer paying tax by doing a 'rollover' to another 403(b) plan or IRA
  - ***If issued directly to retiree, automatically subject to 20% federal withholding tax***

# Death Benefit

DB Plan only

- Based on percentage of current year's PF
  - 100% of PF for 40 Church YSC
  - Proportionate allowance on Church YSC of minimum of 10 up to 40.
- Paid to surviving spouse
  - Paid to other person responsible for funeral arrangements ONLY if there is no surviving spouse
- Paid on pre-2000 YSC only –  
**Calculation: PF x SC ÷ 40**
  - Example: Participant with 18.00 YSC:  
 $\$2,971 \times 18.00 \div 40 = \$1336.95$

# International Service Employee

**The service record is maintained by the GC ISE department.**

- Transfers from one division to another division on official “call” through the GC/NAD Appointees Committee and subsequent “regular” channels
- If the transfer is Pre-2000, they continue to automatically earn YSC in home division retirement plan.
- Post-1999, may opt to participate in host division retirement plan or they may choose the NAD Plan. (one or the other)



# Independent Transfer vs. ISE

Discontinues service in one division and moves to another division and gains employment in 'adopted' division without benefit of "regular call" (ISE GC/NAD Appointees Committee).

- If transferred prior to 1978 = NAD may pay the portion of the home division responsibility for those years of service.
- If transferred after 1977 = If the retiree meets the Z 25 55 policy, then NAD rate may be given on combined ITR + NAD YSC, less the home divisions benefit amount.
- If transferred after 1999 – this plan does not coordinate with foreign division service.

## **Z 25 55 Policy amended**

- *if the employee was employed in the NAD on 12-31-1999 & vested in the NAD Plan by 12-31-2014 and meets all the Z 25 55 requirements then*
  - *All pre-ITR service credit shall qualify for the NAD vesting requirements. Vesting in the home division need not have occurred.*
  - *All pre-ITR service credit shall qualify for the calculation of monthly benefits, RA, SHARP and death benefits.*
  - *The NAD will seek vested benefit amounts from the retirement plans of the previous employer/home division. Employee is responsible for applying to the foreign division plan for benefits.*

A Formal ITR action must be taken by NAD/SEC in addition to other Division actions or Executive Committee votes and submitted with application for retirement. Check with Valerie Robbins in NAD SEC.

# Transition Rules Between DB & DC Plan

- Up to 10 years of post-freeze SC, prior to January 2015, will count towards meeting minimal qualifying thresholds of the following DB plan benefits:
  - **Monthly Benefits & Death Benefits** **10 YSC**
  - **Spouse Allowance Z 20 20 7 (conditional benefit for DB benefit only)** **20 YSC**  
**SA = Must have 10 YSC by 12/31/1999**
  - **★ Surviving Spouse Bens (Shared Svc)** **10-15 YSC**

- Time frames in which to reach minimum qualifying thresholds of the following DB plan benefits:

**Must be vested in the DB Plan by 12/31/2014 before this applies**

- **Recovery of 'lost' pre-2000 YSC due to breaks** **15-25 YSC**
- **No penalty Early Retirement** **40 YSC**
- **Early Retirement (pre-65) Earned Credit** **40 YSC**

*★ Survivor Spouse policy amended for new survivor spouse applications with benefit effective date of January 2010 or after – based on age of deceased participant and his/her eligibility for benefits*

# Church & Hospital DB Plans (mixed service)



- May have separate benefit effective dates
  - Church Plan following Social Security NRA schedule
  - Hospital Plan NRA remains 65
    - Hospital Plan early retirement provision discontinued
- Lump Sum Payout option--HSP YSC effect January '02.
- APS in lieu of healthcare for HSP YSC – Retiree may also qualify for Church healthcare.
- No death benefit on HSP YSC
  - unless retirement effective date is prior to January 1, 1992.
- Post-1991 HSP (AHRP) employment considered BREAK years to the CH Plan – *like working for McDonald's.*

# Church & Hospital Benefits



- Church Benefit Effective Date 1/1/2010 or later:
  - L/S P/O mandatory if pre-2000 YSC is less than 5.
- Hospital Benefit Effect Date 1/1/2010:
  - The retiree has the option of either monthly benefits or a lump sum payout, retro to his/her retirement effective date.



# Post-Retirement Employment



- In-service Distribution
  - Participating NAD DB/DC Plan Employer
  - Permitted for part time employment ONLY (75% of full time or less)
  - Requires computerized service record documentation
  - ARP DC contributions required:
    - If employment is at least half time
    - If employment is not considered temporary

# Benefits Calculator

AutoSave [On] PastorSample2020 v23.02 (003).xls - Read-Only - Compatibility Mode

File Home Insert Draw Page Layout Formulas Data Review View Help Laserfiche ACROBAT

Clipboard Font Alignment Number Styles Cells Editing Analysis Sensitivity

SECURITY WARNING: Macros have been disabled. [Enable Content]

C27

Benefits Calculator Import Page		
Version 23.02		
no punctuation in fields below		
4 First Name	John	as appears
5 Middle Initial	R	on SS/Medicare
6 Last Name	Smith	card
7 Suffix		
8 Previous Name		
9 Address 1 (Street)	20200 N Main St	
10 Address 2 (Optional)		
11 City	Phoenix	
12 State (two letter abbreviation)	AZ	
13 Zip Code	85396	
14 Country	USA	
15 Phone	805-654-5978	
16 Email Address (personal)	<a href="mailto:jsmith@gmail.com">jsmith@gmail.com</a>	
17 Social Security #	544-58-5478	
18 Social Insurance #		
19 Gender	Male	
20 Date of Birth	4/22/1952	
21 Date of Death		
22 Date of Ordination		
23 Original Date of Hire	9/15/1968	
24 Credentials	Credentialed Commissioned Minister	
25 Marital Status	Married	
26 Date of Marriage	12/18/1972	
27 Date of Divorce		
28 Final Termination Date	3/31/2019	
29 Last Employer Name	Pacific Union Conference	
30 Last Employer ID#	ANP111	
31 Spouse First Name	Jean	as appears
32 Spouse Middle Initial	K	on SS/Medicare
33 Spouse Last Name	Smith	card
34 Spouse Suffix		
35 Spouse Previous Name		
36 Spouse SS#	656-45-1254	
37 Spouse SIN#		
38 Spouse Date of Birth	6/17/1953	
39 Spouse Date of Death		

**IMPORTANT: Please confirm that this is the latest version of the Benefits Calculator. See the Reports tab at eAdventist Personnel or "Employer" at [www.adventistretirement.org](http://www.adventistretirement.org)**

**Warning: This page must remain unlocked and unprotected. Be careful where you enter data.**

**Note: Enter manually if eAdventist Personnel is not available, or if using Excel 2002 or earlier.**

Detailed instructions can be accessed at eAdventist Personnel>Reports>Using Benefits Calculator Quick Instructions:

- 1 Bring up employee's record in Personnel and click on "Retirement"
- 2 Instructions are listed in box "Applying for Retirement"
- 3 Select #2 "Copy" Employee data
- 4 Select cell C4 on this Import tab and paste data
- 5 Check for accurate import and edit as necessary
- 6 Rename the Excel spreadsheet with employee name: Doe John.xls
- 7 Work with retiree to fill out and sign required Application forms
- 8 Upload this Benefits Calculator via the "Upload" button in eAdventist Personnel and mail original documents

**Please take note ↓**

**THE SERVICE ANALYSIS TAB MUST BE COMPLETED PRIOR TO ANSWERING THE APPLICATION QUESTIONS FOR ACCURATE RESULTS AND ESTIMATES. You must complete the SERVICE ANALYSIS for service credit and BRF (YRF column "Y") to show on the Application, and to accurately show what is "Required" or "Not Required" throughout the Application. The "SHARP only" tab should be completed after the SERVICE ANALYSIS if there is no DB Plan service.**

**This spreadsheet contains personal & sensitive information. Do not email this calculator to anyone.**

**Benefits Calculator Information (for letters)**

Individual preparing this estimate or application should enter this information.

Name: Tara Mead

Title: Senior Administration Assistant

Organization: North American Division

Phone #: 443-391-7313

E-mail Address: [laramead@nadadventist.org](mailto:laramead@nadadventist.org)

Fax: 443-259-4880

Import Application DB\_Benefits Service Analysis Est Stmt SHARP only

# Application Checklist

- *Determine Eligibility*
  - Age (Early or Normal Retirement)
  - Minimum Service Credit Table
    - Vested?
    - Married? (SLA or J&S)
    - Spouse Allowance?
    - Healthcare or APS?
  - Retirement Allowance?
  - Independent Transfer or Interdivision Employee?
  - Divorce Benefits?
  - Surviving Spouse Benefits?



# Application Checklist (continued)

- *Prepare Materials – **USE CHECKLIST in the calculator***
  - Application form
  - Service Records (Manual and computer)
  - Benefits Calculation Worksheet
  - Retirement Allowance Authorization form
  - Joint & Survivor Annuity Waiver
  - Spouse Allowance Disclosure form
  - Early Retirement Disclosure form
  - Social Security Election form for ministers
  - Military service induction/discharge form
  - NAD/SEC Independent Transfer action
  - Graduate Study action and RP contribution
  - Authorization Agreement for Direct Deposit

**Retirement Questionnaire: for the retiree to complete.**

<https://www.adventistretirement.org/wp-content/uploads/2022/09/Retirement-HR-Questionnaire-Final-002.pdf>



# Application Submission

- *Entities who submit the new application\**
  - Local & Union Conferences
  - Union Institutions
  - GC/GC Institutions

There are two parts to submit a completed application.

- The electronic Benefit Calculator (eAdventist Personnel)
- Signed original paper application with the signed, original paper service record and a copy of the computerized service record.
- All required supporting documents

The completed electronic application upload process is found within eAdventist Personnel.

Mail the completed hard copy and all supporting documents to Monica Johnson at the Adventist Retirement office.

*\*Retirement Office may require 6 months for processing a new application.*



# Benefits Assistant List

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- Tara Mead Assistant Administrator (C D E)  
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[taramead@nadadventist.org](mailto:taramead@nadadventist.org)



# NAD/eAdventist Personnel

For assistance with the web-based  
service record program:

**E-mail is the preferred contact method**



[help@eadventist.net](mailto:help@eadventist.net)

[lisaturpen@nadadventist.org](mailto:lisaturpen@nadadventist.org)

Website: [eAdventist.net](http://eAdventist.net)



click on 'Personnel' and log in with  
your email address and password.

For user authorization requests,  
complete the user authorization  
form and fax the signed form to  
Lisa Turpen at 443-259-4880



# Acronyms



- DB = Defined Benefit Plan
- DC = Defined Contribution Plan – Adventist Retirement Plan
- AHRP = Adventist Hospital Retirement Plan (independent of the Church plan)
- BRF = Benefit Rate Factor
- DB = Death Benefit
- HSP = Hospital Plans
- J&S = Joint and Survivor benefit
- LOA = Leave of Absence
- LS/PO = Lump Sum Pay Out
- PF = Pension Factor
- SA = Spouse Allowance
- SC = Service Credit
- SLA = Single Life Annuity
- SR = Service Record
- RA = Retirement Allowance
- YRF = Yearly Rate Factor
- YSC = Years of Service Credit