

August 2025

Reflections

Adventist Retirement Garners National Praise with Creative, Christ-Centered Vision

By Christelle Agboka

Tucked away in a secure area of the North American Division headquarters, the Adventist Retirement team is hard at work.

More than crunching numbers, they are constantly looking for innovative ways to help 36,000 participants—current and former employees of the Seventh-day Adventist Church in North America—retire with confidence and peace of mind.

In recent years, their efforts have made waves on the world stage.

In 2024, Adventist Retirement earned four internationally recognized honors, including a Viddy Award, an Eddy Award, and two Gold MarCom Awards, for excellence in retirement planning and financial wellness communication. Notably, they were evaluated among thousands of companies and awarded alongside major organizations, including J.P. Morgan, UPS, and IBM.



Wirmin Alcantara as
“Captain Retirement”

It All Began with a Superhero

When Wirmin Alcantara, Associate Administrator for Adventist Retirement’s defined contribution plan, began exploring innovative ways to engage participants, he was inspired by Marvel’s Captain America. His team easily bought into the superhero concept as a promotional tool, and “Captain Retirement” was born.

“Every time you get an email from Empower, there’s a call-out from Captain Retirement,” said Alcantara, >>>

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with pride. These call-outs include video, printed flyers, and marketing campaigns.

Alcantara also credited Captain Retirement as the catalyst for further creativity. “The crazy idea of having a superhero for the Adventist Retirement plan triggered all this success.”

While Adventist Retirement is nominated for awards annually by Empower, their recordkeeper, their only previous win came in 2018 with a single MarCom Award. In 2024, it was honored based on the strength of its defined contribution plan* and out-of-the-box delivery methods.

“This year was special,” said Alcantara, “because we not only won two gold awards from MarCom but also an Eddy Award and a Viddy Award for the first time ever. It goes to show that the campaigns and initiatives put in place last year were recognized by multiple award-ranking agencies in the industry.”

★ **VIDDY AWARD:** Gold winner for video campaign promoting financial wellness. This video featured a dozen individuals of diverse backgrounds and ages from across the NAD sharing their top financial priorities.

★ **EDDY AWARD:** 2nd place from Pensions & Investments, a leading international money management publication, for

innovation in defined contribution plan participant education. Adventist Retirement earned this honor for its Captain Retirement theme.

★ **TWO GOLD MARCOM AWARDS:**
(1) **For creative initiative** and (2) **financial wellness communication.** The second was for an out-of-the-box campaign promoting increase of the optional auto-escalation cap from 7 to 15 percent. “The employee is always in control,” Alcantara asserted.

Beyond the Numbers

The Adventist Retirement team’s work holds meaning far beyond the numbers. Every communications campaign, board meeting, and financial decision is driven by a mission to serve God and their participants with excellence and is seen as a witnessing opportunity.

Their ministry orientation underpins even routine vendor meetings. “We pray for and with all our business partners,” shared Alcantara. “They already know and expect prayer to begin the meeting.” He recalled an instance in which a vice president from a global investment firm—and a practicing Catholic—emailed ahead of a meeting, asking if he could offer the opening prayer. They happily obliged.

“We incorporate prayer and witnessing into [all] our business dealings. Not only do they

*To learn more about Adventist Retirement’s defined contribution plan, visit <https://www.adventistretirement.org/employee/defined-contribution-plan/> or scan QR code with your smartphone or tablet.



respect it, but if they can't practice that at their workplaces, it's refreshing for those who claim to be Christian to do business with us," said Alcantara.

At a recent, two-day board meeting, Adventist Retirement started each day with worship and invited financial and legal advisors of other Christian denominations to lead the devotional.

"We are witnessing to vendors out there," said Andrew Choi, Associate Administrator/CFO. "They know we start with worship, and they share their faith and Christian journey with us when they work with us. I [think] that's pretty neat."

Their mission focus also stands out in interdenominational spaces. At a recent Church Benefits Association gathering hosted at the NAD, Choi and his team opened daily with prayer, provided meals, and educated guests on Adventist values and church structure. Their hospitality and quiet witness left a lasting impression on the other church CFOs present.

Outside of their NAD roles, Alcantara, Choi, and Romero—all pastors' kids—regularly preach and engage in ministry. Alcantara, who holds graduate degrees in finance and theology, previously served as a conference undertreasurer and a local church pastor. "Ministry for us goes beyond the bottom line," he said. "And it's done from the pulpit as well."

Looking ahead, Adventist Retirement plans to build on the Captain Retirement theme and continue promoting financial wellness through the complimentary Certified Financial Planners program and other participant-focused initiatives.

"Our orientation is to always have the financial well-being of all of our participants at heart," Alcantara concluded. "Anything and everything we do is geared to their convenience. That's our drive. That's our motivation. That's our satisfaction." ■

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

Monthly Education Webinars for Alight

These webinars are designed for those approaching age 65.

For more information and to register, scan the blue QR code, or:

- ▶ Go to <https://www.adventistretirement.org/resources/>
- ▶ Click on "Monthly Education Webinars: Make the Move to Medicare with Alight" ■



Good News for 2026

The Adventist Retirement Board met in May and voted to maintain the current healthcare rates and benefits for 2026. These means no cost increases and no benefit decreases! In November's *Reflections* we will share a view of what the 2026 benefits will be. For the recap for 2025, please see the November 2024 newsletter by scanning the red QR code or:

- ▶ Go to <https://www.adventistretirement.org/retiree/newsletter/>
- ▶ Click the "November" link under the 2024 heading. ■



Thank You!

The response to June's SHARP Corner regarding the HIPAA Release and Durable Power of Attorney forms was the best yet!

Not only did we get to interact with so many of you, but we now can also speak with your designated person(s) if needed. Again, thank you! ■



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