

Lisa Turpen, Associate Administrator
Defined Benefit Plans/SHARP

Tara Mead, Assistant Administrator
Defined Benefit Plans

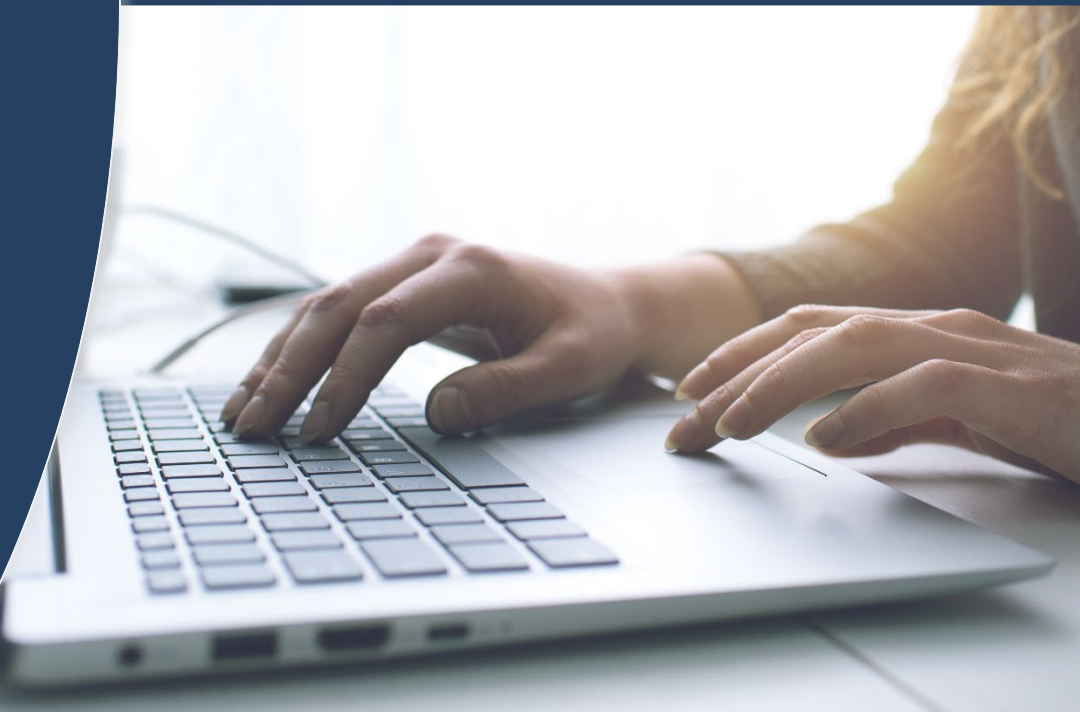
Monica Johnson, Benefits Assistant/Trainer
Defined Benefit Plans

Retirement 101 Training

Introduction to the Church Defined Benefit Plan

AdventistRetirement

adventistretirement.org



Class Outline



Learning Outcomes

- Service records
- Service credit
- Basic Benefits formula
- Conditional Benefits
- (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.
- The Employee must 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 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.
 - Data is stored in eAdventist Personnel

Service Record - continued



- The eAdventist Personnel service record is a single set of records which multiple employers may access.
- The service record must be updated annually by the employer (February 28). NAD Working Policy E 70
 - Compare your employer Payroll report to the service record in Personnel, make all corrections and additions prior to closing out your year.
 - Each page of the annual report must be signed by the individual responsible for service records.
 - The annual report is stored in the organization's records center in a permanent and secure file.

eAdventist Personnel ensures the NAD has a centralized data set for actuarial studies & specific employee reports.

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: (use the Knowledge Center tab to review specific articles on process)

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

The screenshot shows the 'Personnel' interface by eAdventist. On the left is a sidebar with navigation links: HOME, EMPLOYEES (highlighted), employee list, admin search, pension adjustments, changes, EMPLOYERS, and REPORTS. The main area is titled 'EMPLOYEE LIST'. It includes a search bar with the placeholder 'last name, first name, SSN or SIN', a 'Search' button, and a 'New Employee' button. To the right of the search bar are fields for 'Employer:' (set to 'Cartoonville Conference') and 'Current year:' (set to '2021'), with a 'Close year' button. Below these are links for 'select all', 'select none', and a 'Calculate PAs' button. The main content is a table with columns: #, NAME, PREVIOUS NAME, BIRTHDATE, CURRENT SRS, PA, and OFFSET. The table contains two entries: 1. Bodinski, Joseph (BIRTHDATE: 08/30/1966) and 2. Doe, John (BIRTHDATE: 05/01/1960). Each entry has a checkbox and a trash icon. At the bottom, it says 'Showing 1 to 2 of 2 entries'.

#	NAME	PREVIOUS NAME	BIRTHDATE	CURRENT SRS	PA	OFFSET
1	<input type="checkbox"/> Bodinski, Joseph		08/30/1966	0		
2	<input type="checkbox"/> Doe, John		05/01/1960	0		

Service Record



eAdventist Personnel: 2 Step Verification to log in.

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 application window titled "New Employee". Below the title bar, there is a text prompt: "Find an existing record or create a new one." Below this, there are two input fields: "Find by:" with a dropdown menu set to "SSN" and a text box, and "Born on:" with a date picker set to "m/d/yyyy". Below these fields, there is 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:" followed by 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", and "I need to process a **retirement** application for this employee". At the bottom left of the form, there is an "Ok" button.

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](#)

Pe

[help](#)

[Rob Garvin](#)

Work type: I-Reg Salary with %remun ▼

CA Status: ▼ *(Canada only)*

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

LTD Documentation

Sample Service Record

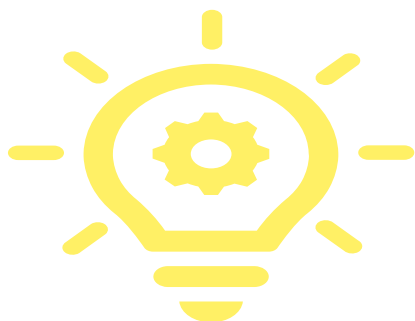


North American Division Service Record

Employee	Employment	Service Summary	Canada Only
Donald Duck , Phone: Fax: Email: ID: 407388	Hired on: 07/01/1998 Terminated on: SSN: xxx-xx-7023 SIN: Benefit Rate Factor: 1.06 Personal Marital Status: Married Gender: M Born on: 05/01/1950	ServCred* Vested? US DB < 2000: 1.50 Y Hospital DB < 1992: 0.00 N Canada DB: 0.00 N Canada Supplemental: 0.00 NAD Cert'd Foreign: 0.00 Total DB Service Cr: 1.50 US DC > 1999: 12.42 Hospital DC > 1991: 3.43 Berm & Kett > 1999: 0.00 Regional Confs: 0.00	DORE: Adjusted: Plan Entry: Comm Value Pay Date: Comm Value Yrs Paid: PreRetDeath Pay Date: PreRetDeath Yrs Paid: Eligible Credited Service: 0.0

Begin date End Date	Job Description Employer	WorkType Work Location	Hours Hourly Pay	Months Monthly Pay	%FT Work Status	%Rem	AreaRem	Plan	Service Credit Accumulated Rec USA Hsp Can Sup Rgn YRF						
07/01/1998 12/31/1998	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	6.0	100	114	0	USDB	0.50	0.50	0.00	0.00	0.00	0.00	1.06
01/01/1999 12/31/1999	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	114	0	USDB	1.00	1.50	0.00	0.00	0.00	0.00	1.06
01/01/2000 12/31/2000	Groundskeeper Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	114	0	USDC	1.00	1.50	0.00	0.00	0.00	0.00	0.00
01/01/2001 12/31/2001	Machinist Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	12.0	100	118	0	USDC	1.00	1.50	0.00	0.00	0.00	0.00	0.00
01/01/2002 05/31/2002	Machinist Southern Adventist University	I-Reg Salary with %remun Southern Adventist University	0 0.00	5.0	100	118	0	USDC	0.42	1.50	0.00	0.00	0.00	0.00	0.00

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.
- [HTTPS://ESTIMATE.ADVENTISTRETIREMENT.ORG](https://estimate.adventistretirement.org)

Service Credit Rules



- **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 Full-Time service of at least 6 months in a calendar year counts
- After 1980, at least 1,000 hours in calendar year or the average 83 hours/month
- If less than 1,000 hours in calendar year: no Years pf Service Credit (YSC)
 - **EXCEPT:**
 - 1st year of employment & the year retirement benefits begin
 - Year employee began and/or ended approved study leave

Minimum Service Credit Table



10 Years:	Vesting for minimum benefits. Can use YSC through December 31, 2014, to vest for pre-2000 service. (6 yrs. for NAD ISE service credit on or after 12/31/91)
15 Years:	Minimum healthcare benefits. Must be vested by June 30, 2020 for DC only. (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 with 10 years by 12-31-2014) If employed FT 10-1-1979 only need 15 years to recover.
35 Years:	Provides maximum healthcare earned credit.
40 Years:	Provides maximum monthly benefits, death benefit and maximum 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 had not yet been earned by 12-31-2014 AND
 - The number of consecutive break-in-service years exceeds the number of years of service previously accrued.
- **Exceptions:**
 - Leave of Absence for graduate study if return to denominational 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, must be vested for benefits in the DB Plan by December 31, 2014.*

Vesting

- 10 YSC if terminated employment
Feb 1, 1981, or after
- 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

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 for DB after Dec 31, 1999, as follows:

- Reduce benefit by 0.5% for each month employee's age is less than NRA or:
- for each month Service Credit is less than 40, whichever yields greatest monthly benefit.

Summary of Benefit Types

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

Calculating Monthly Benefits

- Formula = $SC \times BRF \times PF$
 - 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 ₂₀₀₀ 25 years _{pre-}
- BRF 1.30%
- Pension Factor \$3120.00*

Monthly Benefit:

$$25 \times 1.30\% \times \$3120.00 = \$1014.00$$

*Pension Factor for 2024 is \$3120.00



Joint & Survivor Benefit



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

Eligibility

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

J&S rate provides spouse:

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

Formula:

Single Life rate less 10% (when spouse is within 5 years of the retiree's age)

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

Calculation of Joint & Survivor Benefit

Personal Data:

- SC 25 years pre-2000
- BRF 1.30%
- PF \$3120.00

Monthly Benefit:

$$\begin{aligned} 25 \times 1.30\% \times \$3120.00 &= 1014.00 \\ \text{Less } 10\% &= 101.40 \\ &\$ 912.60 \end{aligned}$$

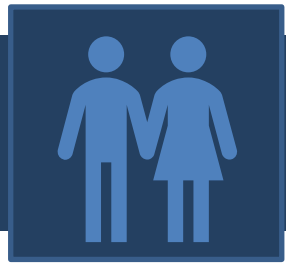


Spouse Allowance



- **CONDITIONAL** benefit available to eligible married participants—*SA is **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 at divorce.*

Calculating the Spouse Allowance



- **Personal Data:**

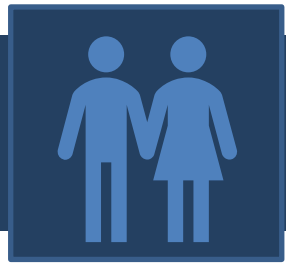
- DB SC 25 years_{pre-2000}
- BRF 1.30%
- PF \$3120.00

- **Monthly Benefit:**

$$25 \times 1.30\% \times \$3120 = \$1014.00 \text{ (SLB)}$$

$$\$811.20 \times 25 \times .0125 = \$316.86 \text{ (SA)}$$

Proportionalized Spouse Allowance



- If the employee has both DB & DC years of service credit the total years are used to proportionalize the Spouse Allowance.
- **Personal Data:**
 - Total SC 25 yrs. (20 DB and 5 DC)
 - BRF 1.30%
 - PF \$3120.00
- **Proportionalized SA Calculation:**
25 DB x 1.30% x \$3120 = \$1014.00 SLB

$$\$1014.00 \times 20 \text{ (DB)} \times .0125 = \textbf{\$253.50}_{\text{(SA)}}$$

Transitional Enhancement

Employees eligible for DB & DC benefits who apply to begin receiving DB plan benefits may qualify for a Transitional Enhancement.

This calculation is done by Retirement Office

1

This is a comparison of 'no-freeze' Single Life Annuity (SLA) to a combined 'pre-freeze' (pre-2000) SLA and the employer contributed ARP account balance as if invested in default fund and converted to an SLA.

2

DB benefit top-up of SLA if combined annuity is less than the 'no-freeze' annuity

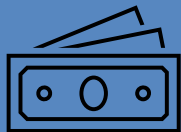
3

In 1999 this TE was designed to protect the employee from possible loss of SLA benefits because of the change in plans from the defined benefit to defined contribution plan.

4

The further we get from the freeze date of the DB plan the lesser number of employees meet the TE threshold.

NAD Working Policy Y 46 12 Z 40 Retirement Allowance



This is not a retirement benefit.

- 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. Question regarding the policy are directed to NAD SEC or NAD TRE.
- 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

Church 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: $PF \times SC \div 40$
 - Example: Participant with 18.00 YSC:
 $\$3120.00 \times 18.00 \div 40 = \1404.00

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). The Canadian Plan and the Regional Retirement Plan did not adopt Z 25 55.

Multiple division changed their vesting status and ITR's may no longer meet their requirements.

- 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.

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
- 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 Allowance (shared svc pre-2000)* 10 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
 - Monthly benefit (lump sum option terminated 2023)
 - No early retirement option
 - APS in lieu of healthcare for Hospital Plan – Retiree may also qualify for Church healthcare.
 - No death benefit on Hospital Plan
- Post-1991 hospital (Adventist Health Retirement Plan) employment considered BREAK years to the Church 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: 11-1-2023 Monthly Benefit only. (Lump sum payout only if benefit total is \$7,000 or less)

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 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

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	Benefits Calculator Import Page																						
2	Version 23.02																						
3	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)	jsmith@gmail.com																					
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																						
40																							
41																							
42																							
43																							

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

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: taramead@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?
 - Notary Signature form



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

- Karin Dortch
443-391-7321
karindortch@nadadventist.org
- Shirley Jones (J D E F G)
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NAD/eAdventist Personnel

For assistance with the web-based
service record program:

E-mail is the preferred contact method



help@eadventist.net

lisaturpen@nadadventist.org

Website: 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



www.adventistretirement.org
website resources

Need more information?

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PRE-RETIREMENT

CALCULATORS & TOOLS

FORMS

WEBINARS & VIDEOS

LIFE INSURANCE

FAQS



PLAN DOCUMENTS

Employee Defined Benefits
Estimate Calculator



PLAN DOCUMENTS

SDA Hospital Retirement Plan



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SDA Church Retirement Plan



PLAN DOCUMENTS

Planning for Retirement



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