

Lisa Turpen, Associate Administrator
Defined Benefit Plans/SHARP

Tara Mead, Assistant Administrator
Defined Benefit Plans

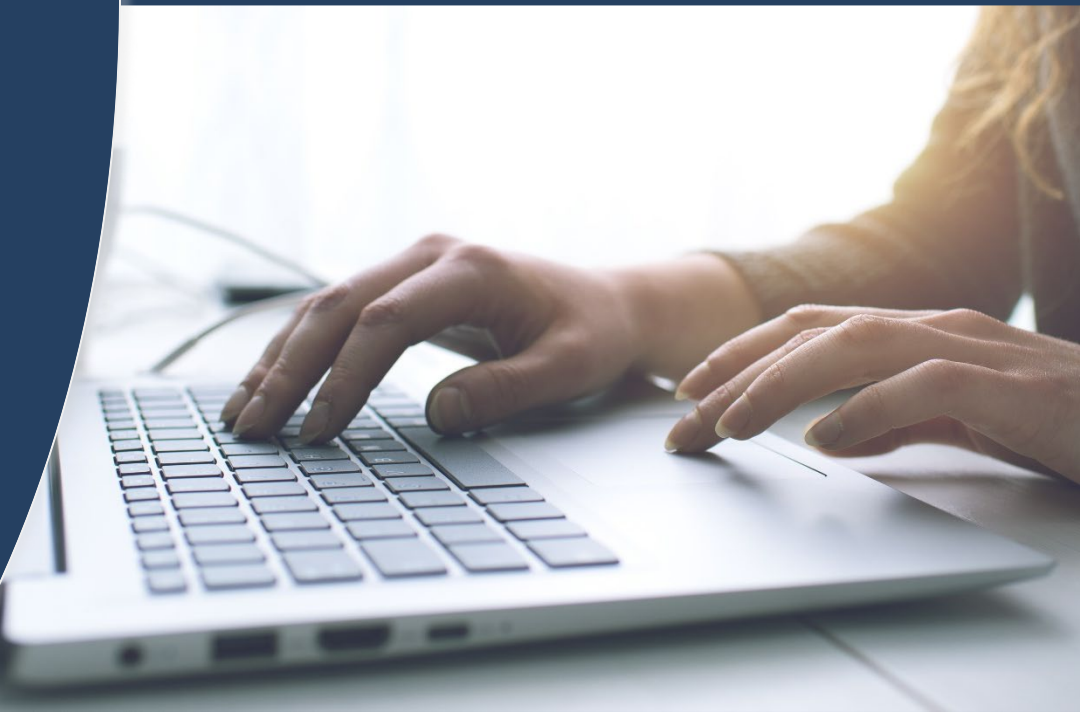
Monica Johnson, Benefits Specialist
Defined Benefit Plans

2025

Retirement 101 Training Introduction to the Church Defined Benefit Plan

AdventistRetirement

adventistretirement.org





Day One -Class Outline Church Defined Benefit Plan

Learning Outcomes

- Service records
- Service credit
- eAdventist Personnel
- Defined Benefit Policy Z of NAD Working Policy
 - www.adventistretirement.org
- Basic Benefit formula
- Conditional Benefits
- (Retirement Allowance, SHARP, Spouse Allowance, Death Benefit)
- 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 Requirements



- **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 record) 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 (2)



- **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

(3)



- 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.
 - Obtain the signatures of officers
 - 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.

eAdventist Personnel



eAdventist Personnel: 2 Step Verification to log in.

Increasingly 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.

A screenshot of a web application window titled "New Employee". The window has a light gray header bar with the title and a close button. Below the header, the text "Find an existing record or create a new one." is displayed. The form contains 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 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 is an "Ok" button. The window is partially obscured by other windows on the left and right sides.

Knowledge Base



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 [Year-end Log Report](#)

 [Long-term Disability](#)

 [Add New Employees](#)

Getting Started

11 articles

Reports in APS

2 articles

Retirement Applications

1 article

eAdventist Personnel



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 'EMPLOYEE LIST' page in the eAdventist Personnel system. On the left is a vertical navigation menu with categories: HOME (yellow), EMPLOYEES (purple), EMPLOYERS (orange), and REPORTS (blue). The EMPLOYEES section is expanded, showing sub-links: employee list, admin search, pension adjustments, and changes. The main content area has a title 'EMPLOYEE LIST' and a search bar with the placeholder 'last name, first name, SSN or SIN'. Below the search bar are 'Search' and 'New Employee' buttons. To the right, there are filters for 'Employer' (set to 'Cartoonville Conference') and 'Current year' (set to '2021'). A 'Calculate PAs' button is also present. Below these filters 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). 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 Data 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](#)

LTD – FMLA Documentation

Work type: I-Reg Salary with %remun ▼

CA Status: ▼ (Canada only)

US Status: LTD - Elimination ▼ (US only)

- The US Status drop down box provides
 - LTD
 - FMLA
 - No SC
 - Leave without pay

The period for the LTD etc. will be track on one line of the record. The next line will contain the period of return to work for that year.

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

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, all service is recorded by month and not hours. Only full-time service of at least 6 months, in a calendar year, counts as a proportion of service credit.
- After 1980, at least 1,000 hours, in calendar year, or the average of 83 hours/month, counts as proportion of service credit. (part-time)
- Less than 1,000 hours in calendar year = Not a full Year of Service Credit (YSC).
 - **EXCEPT:**
 - First year of employment & the year retirement benefits begin and,
 - The year an employee began and/or ended an 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. (Z 20 05) (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. (Those with qualifying pre-2000 service continue to accrue toward the SHARP maximum earned credits) (SHARP EX policy) |
| 20 Years: | Minimum years required to apply for the conditional Spouse Allowance. (Z 20 20) |
| 25 Years: | Recovery of 'lost/break' service credit (must have vested with 10 years by 12-31-2014) *If employed FT on 10-1-1979 only need 15 years to recover. (Z 20 05 1) |
| 35 Years: | Provides maximum healthcare earned credit subsidy. |
| 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 3 full months on a salaried basis. (Z 15 05 6)

- 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.
 - Please remember this rule as you complete the service analysis in the retirement application.
- **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, to recover lost service.
 - 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, and must be vested for benefits in the DB Plan by December 31, 2014. If they do not vest in the DB Plan, then the recovery of policy Z 15 05 6 cannot be applied.*

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) –**
 - Follows the Social Security schedule effective January 2003.
 - Gradually increases to age 67.
 - Retirement updates the benefit calculator.

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

Reduced benefits apply to the DB 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
- Divorce Benefits
- Independent Transfers
- Retirement Allowance
- Healthcare Assistance/SHARP
- Death Benefit
- Church Plan Lump Sum Payout

Calculating Monthly Benefits

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

See conversion table in Z 35 05-2

- **Monthly benefit increases**
Pension Factor (PF) increases usually occur on an annual basis based upon NAD Executive Committee vote.



Single Life Benefit

Personal Data:

- Service Credit 25 years pre-2000
- BRF 1.30%
- Pension Factor \$3214.00*

Monthly Benefit:

$$25 \times 1.30\% \times \$3214.00 = \$1044.56$$

*Pension Factor for 2025 is \$3214.00



Joint & Survivor Benefit



Reduced rate of participant's monthly benefit to provide certain spousal benefits. Z 20 15

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 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

Retiree Data:

- SC 25 years pre-2000
- BRF 1.30%
- PF \$3214.00

Monthly Benefit:

$$25 \times 1.30\% \times \$3214.00 = 1044.56$$

$$\text{Less } 10\% = 104.45$$

\$ 940.11

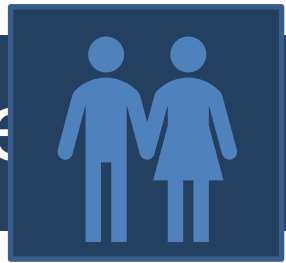
* if the spouse date of birth is within more or less than 5 years of the retiree date of birth, then the rules on slide 22 will apply.

Spouse Allowance



- **CONDITIONAL** benefit available to eligible married participants—*SA is **always** subject to discontinuance if current policy eligibility criteria is not met. Z 20 20. This is a retiree benefit, not a spouse benefit.*
- **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
 - **SA Benefit is reduced by spouse's own employer-provided pension (past, current and/or future employer- We will require supporting documents from the spouse come in with the application for retirement).**
 - Benefit is 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 \$3214.00

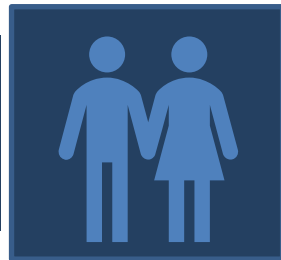
- **Calculation of SA:**

$$25 \times 1.30\% \times \$3214 = \$1044.55 \text{ (SLB)}$$

$$\$1044.55 \times 25 \times .0125 = \$326.42 \text{ (SA)}$$

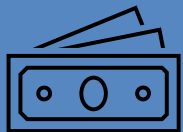
*this is a conditional addition to the monthly benefit, based upon payments being received from spouse's own retirement benefit.

Spouse Allowance: DB and DC Years of Service Proportionalized



- If the employee has both DB & DC years of service credit only the DB years are used to calculate the Spouse Allowance.
- **Personal Data:**
 - Total SC 25 yrs. (20 DB and 5 DC)
 - BRF 1.30%
 - PF \$3214.00
- **Proportionalized SA Calculation:**
 $25 \text{ DB} \times 1.30\% \times \$3214.00 = \$1044.55 \text{ (SLB)}$
 $\$1044.55 \times 20 \text{ (DB)} \times .0125 = \textbf{\$261.14 SA}$

NAD Working Policy Z 40 10 & Y 46 12 Retirement Allowance



This is an Employer benefit.

One-time lump sum payment.

DB Plan: Z 40 10 The pre-2000 YSC is paid by the retirement office and bills back the employer.

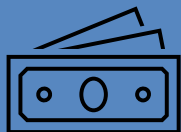
- May defer paying tax for the DB RA by doing a 'rollover' to another 403(b) plan or IRA.
- ***If DB RA is issued directly to the retiree, they are automatically subject to 20% federal withholding tax***

DC Plan: Y 46-12 Employer pays employment RA on post-1999 YSC.

If termination of employment is prior to NRA, and the employee is not going to another participating employer, the Employer pays the DC RA accrued at that time. (in the Personnel record in the Notes or Actions section date, RA amount paid, termination pay or severance amount, voted actions of the individual)

- If the Employer elected Special Pay for DC contributions) the DC RA must be rolled into the employee's ARP account. If the Employer who did not elect Special Pay they must withhold federal tax.
- Y 46-12 9 & 10: Special Situations. Request to Retirement to delay payment no more than 36 months. Employer need to be aware of the types of situations.
- Questions regarding the RA policy are directed to NAD TRE.
- Each RA is computed at the current remuneration rate and paid at the time regular retirement monthly benefit begins.
- The employee must go directly into retirement to receive the RA.
 - Eligible if earned a minimum of 1,000 hours or ½ year of SC during the 2 years before retirement benefits start.
- RA 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.

NAD Working Policy Z 40 10 & Y 46 12 Retirement Allowance



EMPLOYEE (EDIT)

| | | | |
|------------------|---------------------------------------|---|---|
| EmployeeID: | 230426 | SSN: | <input type="text"/> |
| Last name: | <input type="text" value="Doe"/> | SIN: | <input type="text"/> |
| First name: | <input type="text" value="John"/> | Bermuda #: | <input type="text"/> |
| Middle name(s): | <input type="text" value="A"/> | Born: | <input type="text" value="12/03/1940"/> |
| Previous/Maiden: | <input type="text"/> | Deceased: | <input type="text" value="m/d/yyyy"/> |
| Title: | <input type="text"/> | <input type="button" value="Save"/> <input type="button" value="Cancel"/> | |
| Suffix: | <input type="text"/> | | |
| Gender: | <input type="text" value="Male"/> | | |
| Marital status: | <input type="text" value="Unstated"/> | | |
| Birth country: | <input type="text"/> | | |
| Language: | <input type="text" value="English"/> | | |

Personnel
by eAdventist

help ▾

Lisa Turpen

Logout

Contact info

Employment

Credential/Degrees

Canada

Spouse

Beneficiary

Notes

Actions

| | | | |
|----------------|----------------------------------|------------------------|---------------------------------------|
| Initial hire: | 01/01/2001 | CCO (US): | <input type="checkbox"/> |
| Foreign SC: | <input type="text" value="0.0"/> | Effective date (USDC): | <input type="text" value="m/d/yyyy"/> |
| Transfer type: | <input type="text"/> | Retire date (US): | <input type="text" value="m/d/yyyy"/> |
| | | Retire date (Can): | <input type="text" value="m/d/yyyy"/> |



Death Benefit - DB YSC Only

- Based on a percentage of the current year's PF.
 - 100% of PF if had 40 YSC, Church.
 - Proportionate rate on Church YSC with a minimum of 10 up to the 40.
- Paid to surviving spouse *or*
 - If there is no surviving spouse the benefit can be paid to other person responsible for funeral arrangements.
- Paid on pre-2000 YSC only –
Calculation: PF x SC ÷ 40
 - Example: Participant with 18.00 YSC:
 $\$3214.00 \times 18.00 \div 40 = \1446.30

NAD International Service Employee

The service record is maintained by the NAD 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.
- If the transfer is Post-1999, they may opt to participate in home division retirement plan or they may choose the NAD Plan. (one or the other)



Independent Transfer

Z 25 05

The individual 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 divisions changed their vesting status and ITR's may no longer meet the requirements of their home division.

- Transferred to NAD prior to 1978 = NAD may pay the portion of the home division responsibility for those years of service.
- 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 came to the NAD after 1999: Foreign Service does not count toward service credit.

Z 25 55 Policy: amended 1999

- *if the employee came to the NAD, 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 the 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 1, 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 Service)** **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)



- Separate benefit effective dates
 - Church Plan follows Social Security NRA
 - Hospital Plan NRA is 65
 - Monthly benefit (lump sum option terminated 2023)
 - No early retirement option for any reason including disability.
 - APS in lieu of healthcare for Hospital Plan – Retiree may also qualify for healthcare under the Church years.
 - No death benefit on Hospital Plan
- Post-1991 hospital (Adventist Health Retirement Plan) employment considered BREAK years to the Church Plan for an employee who went back and forth between the two plans – *example: going to work for McDonald's and then coming back to church service.*

Lump Sum Benefit Changes



- Church Retirement Date of 1/1/2010 or later:
 - Lump sum payout is mandatory for pre-2000 YSC less than 5.
 - May opt to take as payout with 20% withholding tax applied
 - May opt to rollover into the ARP account
 - May opt to rollover into an IRA etc.
- Hospital 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).
 - FT temporary up to 3 months in a 12-month period.
 - Requires computerized service record documentation
 - Employer contribution to the Adventist Retirement Plan (ARP/DC Plan) is required:
 - If employment is at least half time *or*
 - 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 BRP (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

- *The last denominational employer submits the application**
 - Local & Union Conferences
 - Union Institutions
 - GC/GC Institutions
 - Regional Conferences

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

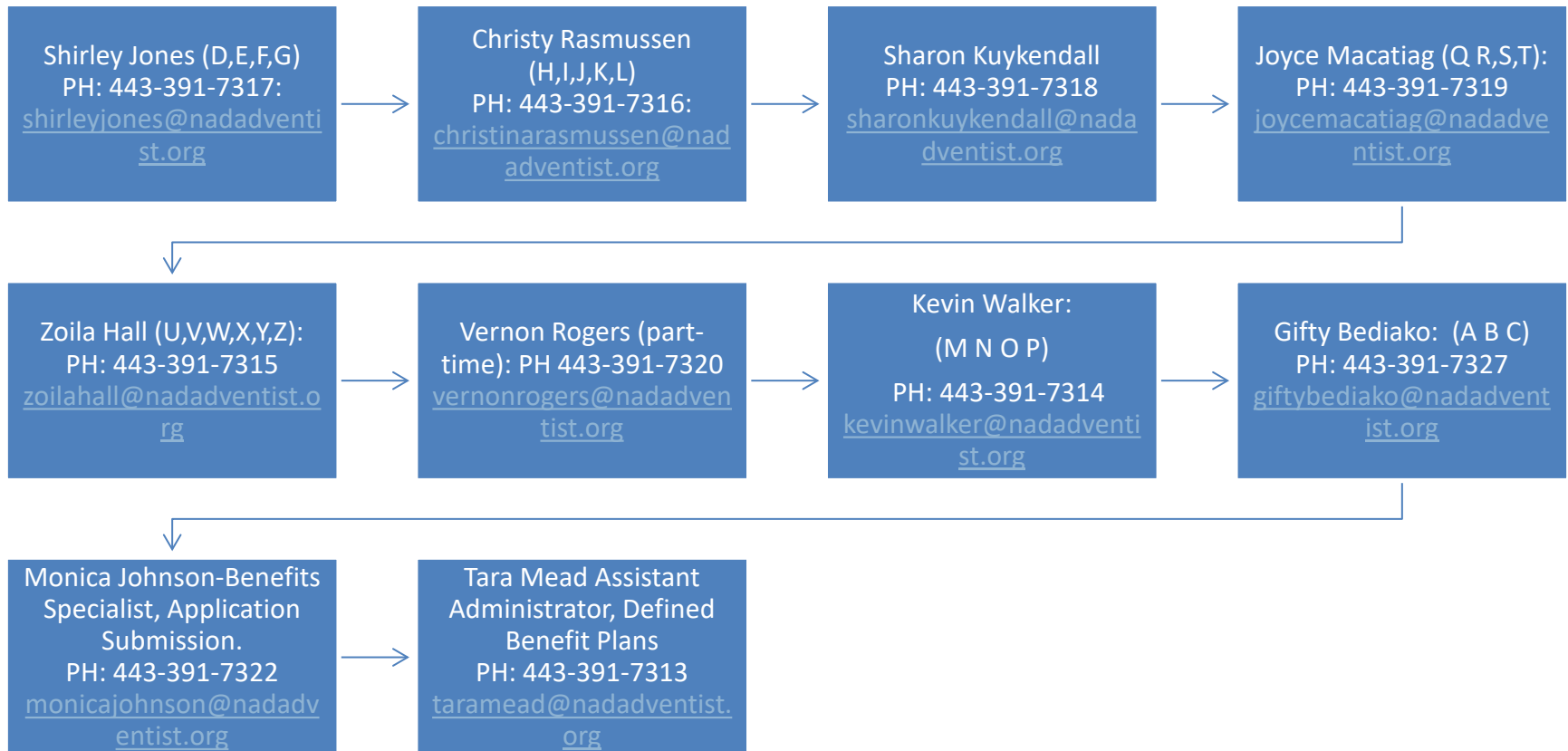
Only the completed electronic calculator is uploaded, and process is found within eAdventist Personnel.

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

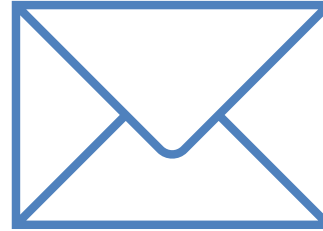
**Retirement Office may require 6 months for processing a new application.*



Benefits Assistant List



NAD/eAdventist Personnel



For assistance with the web-based service record program:

E-mail is the preferred contact method

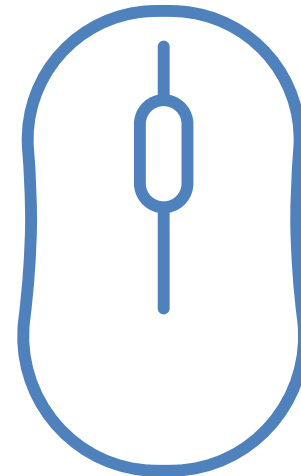
- ❖ help@eadventist.net
- ❖ lisaturpen@nadadventist.org

Website: eAdventist.net

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

User authorization requests, complete the user authorization
form.

Fax to Lisa Turpen at 443-259-4880



Adventist Retirement website
resources.
www.adventistretirement.org

Need more information?

PLAN DOCUMENTS

PRE-RETIREMENT

CALCULATORS & TOOLS

FORMS

WEBINARS & VIDEOS

LIFE INSURANCE

FAQS



PLAN DOCUMENTS

Employee Defined Benefits
Estimate Calculator



PLAN DOCUMENTS

SDA Hospital Retirement Plan



PLAN DOCUMENTS

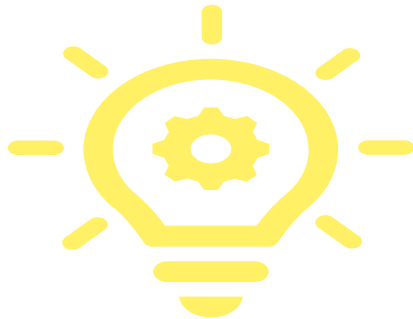
SDA Church Retirement Plan



PLAN DOCUMENTS

Planning for Retirement





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

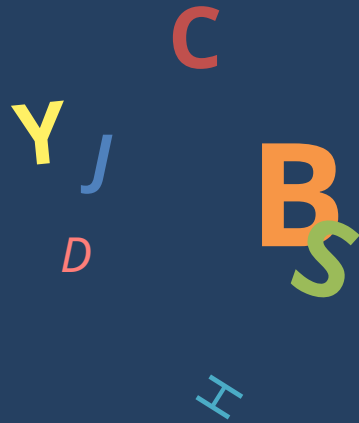
- in today's dollars
- before any tax withholding

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)

Acronyms



- DB = Defined Benefit Plan
- DC = Defined Contribution Plan – Adventist Retirement Plan (ARP)
- 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