

August 2026

Reflections

Get to Know Adventist Retirement's New Administrator, Andrew Choi

The North American Division (NAD) and Adventist Retirement are pleased to introduce Andrew Choi as our new Associate Treasurer/Retirement Plan Administrator.

Many of you already know Andrew through his five plus years of faithful service as our Associate Administrator and Chief Financial Officer. During this time, Andrew has gained significant knowledge and understanding of the various plans managed by Adventist Retirement.

What many may not know is that Andrew's passion extends beyond sound financial stewardship. He has a genuine heart for ministry and for serving our retirees with compassion, recognizing that behind every retirement account is a person with a unique life story. He believes Adventist Retirement has a distinct ministry dedicated to honoring and caring for those who have faithfully served God's work.

Previously, Andrew spent more than a decade as Conference Associate Treasurer and Auditor for the Chesapeake Conference. Earlier in his career, he served as a Business Manager at several Adventist academies, where he led efforts to restore financial stability and strengthen accountability practices.

"Andrew's experience has provided him with an understanding of our retirement plans from the perspectives of a participant, an employer, and the retirement plan. These perspectives along with his financial expertise and



PAYROLL BULLETIN BOARD

*Checks/EFT
Released*

THIS MONTH:
August 27

NEXT MONTH:
September 25



*Andrew Choi (right)
with his family*

leadership experience will be invaluable to him as the administrator,” said Judy R. Glass, NAD Treasurer/CFO. “I look forward to continuing to work with Andrew as he steps into this new role.”

Andrew holds an MBA from Hood College, a BS in Accounting from Atlantic Union College,

and is a NAD Certified Trust Services Officer. He is an ordained Elder in the Seventh-day Adventist Church.

Andrew and his wife, Paula, have been married for 32 years and have one daughter, Abby, who is married to Zach. ■

Meet Our Defined Contribution Team



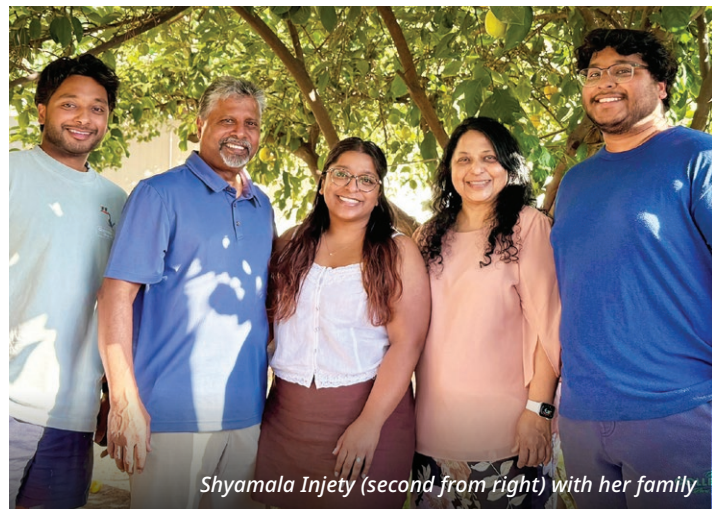
Wirmin Alcantara (center right) with his family



Kristina Dahabura (right) with her daughter



Ramesh Rajak with his wife



Shyamala Injety (second from right) with her family

Behind every retirement account is a dedicated team committed to serving our participants with excellence, accuracy, and care. Our Defined Contribution (DC) Team plays a vital role in helping employees throughout the North American Division prepare for retirement by administering our DC retirement plans.

We are grateful for this talented group of professionals whose expertise, teamwork, and commitment reflect Adventist Retirement’s mission of serving those who have faithfully served the Church. We invite you to get to know the members of our DC Team.

WIRMIN ALCANTARA has served as Associate Administrator for the NAD Retirement Plan since May 2021. Before joining the NAD, Wirmin served as Undertreasurer for the Potomac Conference Corporation, where he also pastored the Strasburg Seventh-day Adventist Church. Prior to that, he served as Undertreasurer for the Texas Conference, where he made history as the organization's first Human Resources Director.

Wirmin earned a BBA from Antillean Adventist University, an MBA with a concentration in Finance, and an MA in Pastoral Ministry from Andrews University. He is currently pursuing a DBA degree at Regent University.

Wirmin and his wife, Yanil, have been married for 25 years. They are the proud parents of Princess (20) and Derek (17), and the delighted grandparents of their nine-month-old granddaughter, Julianys.

KRISTINA DAHABURA began her journey with Adventist Retirement in September 1999 as a Benefits Distribution Assistant. In 2007, she transitioned to the Accounting Software Specialist role and began working with the DC Plan in 2009. In 2017, she transitioned to the role of Retirement Software Manager, focusing on the DC Plan's daily operations and supporting various retirement office software.

In her spare time, Kristina enjoys swimming, reading, seeing the ocean whenever she can, and spending time with her only daughter, Amber Beil, who is a 7th-grade English teacher.

RAMESH RAJAK joined the DC Team in November 2023. Before he joined the DC Team, he worked as a manager at an assisted living facility, caring for elderly residents.

Ramesh converted from Hinduism to Adventism and got baptized in 2017. He came to the USA in 2005. He likes outdoor activities

such as hiking, camping, swimming, and long drives. Ramesh appreciates working with the DC Team and is happy to be on this journey.

SHYAMALA INJETY joined the DC Plan Team as a DC Plan Specialist in 2011. Shyamala's familiarity with finances and her accounting background have been a blessing to her service at Adventist Retirement. She loves being a part of the team and believes in serving God and others with a heart full of joy and gratitude. As 1 Corinthians 15:58 directs: "Therefore, my beloved brothers, be steadfast and immovable. Always excel in the work of the Lord, because you know that your labor in the Lord is not in vain."

Shyamala and her husband, Don, have three children. In her spare time, she enjoys reading, bible archaeology, gardening, crocheting, and road trips with family.

DANIEL ASHTON (*not pictured*) came to the NAD in 2012 and has been focused on Retirement's web applications ever since, though his official move to Adventist Retirement came a bit later. He now serves as the solo developer supporting our office's technology, including the DC Plan, DB Plan, and SHARP.

Music is where Daniel's heart is outside of work. He anchors the bass section in the Spencerville Seventh-day Adventist Church choir, directs the choir at Rockville United Methodist Church, and plays a number of instruments—including violin. This summer, Daniel enjoyed playing string bass at Chamber Music Weekend at Southern Adventist University as well as conducting the Montgomery Low Brass Ensemble in a concert built around his own trombone and organ transcription of Tchaikovsky's 1812 Overture.

When he's not at a computer keyboard or a music stand, Daniel and his wife, Vicki, are often out and about together playing Pokémon GO and Ingress, and he usually has a running streak going in NYT word games such as Wordle and Spelling Bee. ■



Adventist Retirement

Seventh-day Adventist® Church
NORTH AMERICAN DIVISION

9705 Patuxent Woods Drive | Columbia, MD 21046



Adventist Retirement | www.adventistretirement.org

Andrew Choi
Administrator

Lisa Turpen
*Associate Administrator,
Defined Benefit &
Healthcare Plans*

Wirmin Alcantara
*Associate Administrator,
Defined Contribution Plans*

Lisa Sharpe
*Assistant Administrator,
SHARP*

Tara Mead
*Assistant Administrator,
Defined Benefit Plans*

Adventist Retirement:

*Reporting a death, change of address,
disability reviews*

Ph.: 443-391-7300 | Fax: 443-259-4880
Email: NADRetirement@nadadventist.org
Address: 9705 Patuxent Woods Dr,
Columbia, MD 21046

Alight Retirement Health Solutions:

Ph.: 1-844-360-4714

SHARP Healthcare Eligibility Queries:

Ph.: 443-391-7338
Email: SHARP@nadadventist.org

Submit DVH claims to:

Adventist Risk Management
PO Box 1928, Grapevine, TX 76099-1928
Ph.: 1-800-447-5002

Empower Retirement:

Ph.: 866-467-7756
Website: EmpowerMyARP.com

Payroll Bulletin Board:

Ph.: 443-391-7343

General payroll information:

*Lost checks, tax withholding, direct deposit,
award letters for housing, loans, Medicaid*
Ph.: 443-391-7345 or 443-391-7344

**GO
PAPERLESS!**



To receive this newsletter via email instead of print, scan the QR code above with your smartphone or tablet or sign up at www.adventistretirement.org/retiree/newsletter/

You can also view and download archived issues of *Reflections* using this QR code or link.