



Adventist Retirement

With you on the journey



What is Financial Well-being?



Having control over day-to-day,
month-to-month finances



Having the capacity to absorb a
financial shock



Being on track to meet financial goals



Having the financial freedom to make
choices that allow one to enjoy life



- How small changes to your personal contributions can have a big impact on your retirement

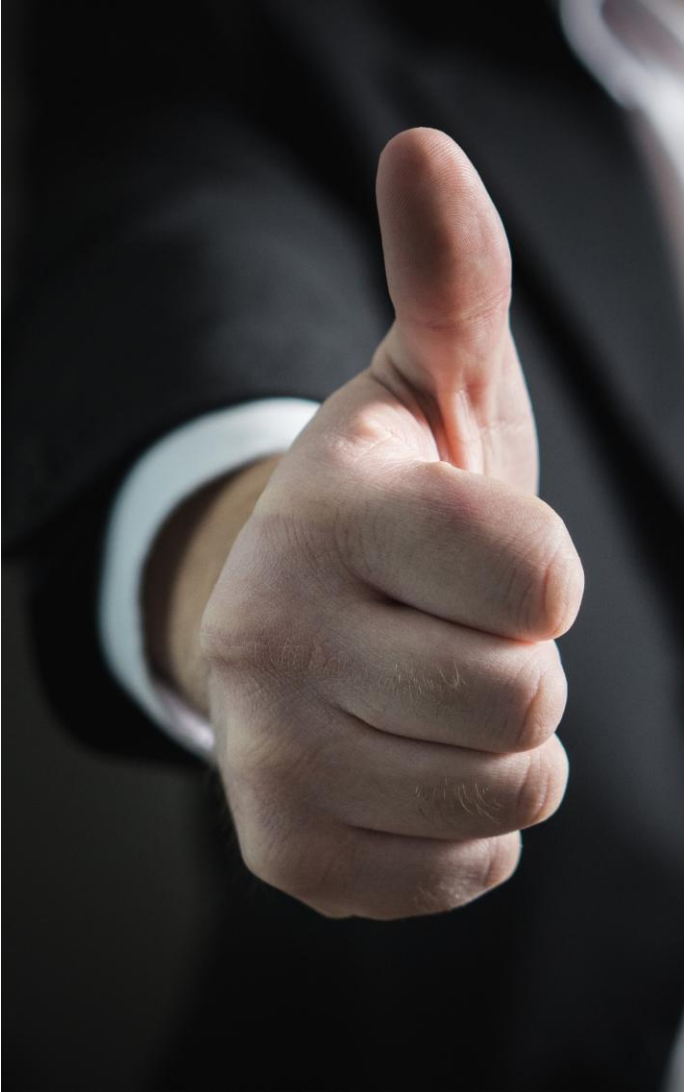
Types of Contributions

Employer

- Basic
- Match

Employee

- Pre-Tax
- Roth
- After-Tax



How Much Income Do I Need?

Rules of Thumb

- You should have 70%-80% of your employment income in retirement.
- For the 70-80% Rule to work, housing should be free and clear.
- Vehicle(s) free and clear—newer model

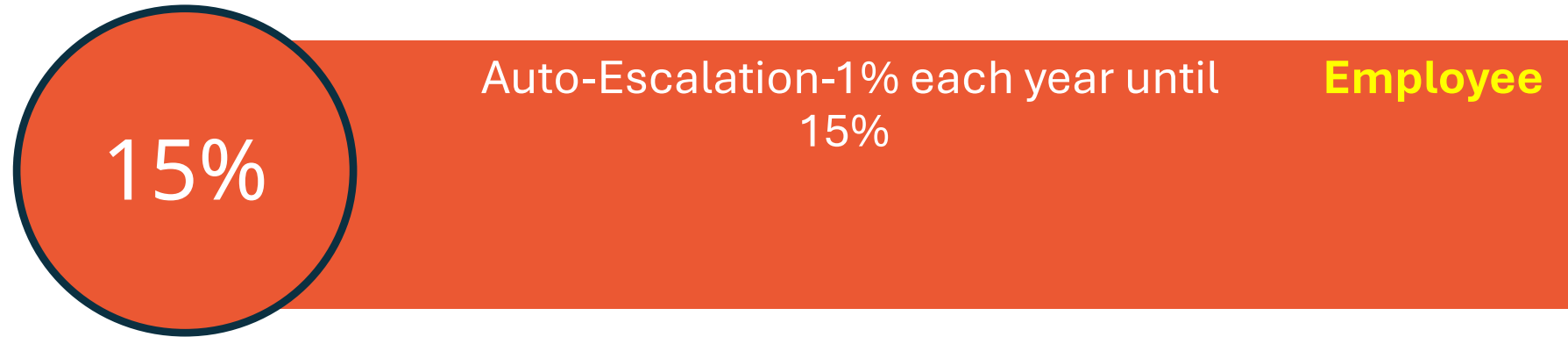
Contributions

- What percentage should I contribute to retire comfortably?

Enrollment

- Eligible employees are automatically enrolled in the Plan for basic employer contributions (5%).
- In addition, you will be automatically enrolled in the plan at a 3% employee contribution rate.
- Employer match would be given at another 3%.
- Your employee contribution rate will increase 1% annually each July until you reach 15%.

Contributions



Contribution Limits

- In 2026 The maximum amount you can contribute to your retirement plan is \$24,500. The age 50 catch-up contribution is \$8,000.
- If you attain age 60 to 63 in 2026, you have a higher catch-up contribution limit of \$11,250.

NET WORTH



\$121,927

Assets	\$121,927
Liabilities	\$0

Empower accounts \$115,924.20

Adventist Retirement Plan \$115,924.20
Adventist Retiremen... a few seconds ago

Investment \$6,003.10

Charles Schwab \$6,003.10
Contributory - Ending in 401 4 hours ago

Link another account

Your financial path

47%

Setup Link accounts More insights

Understand your net worth:
Link bank accounts for a complete picture of savings and spending.

Next tip

Link your accounts

Quick view:

Adventist Retirement Plan

Annualized
rate of return
9/29/2019 - 9/29/2022
0.11%

Beneficiaries
3

Year-To-Date
contributions
\$14,820.84

Last Transaction
Payroll Contribution

In retirement starting 2038

Estimated monthly income

\$3,765



My savings
\$1,343

Employer contributions
\$744

Social Security
\$1,658

Other assets
\$20

Income gap
\$1,944

I want to...

- Update personal information
- Update my communication preferences
- Upload a document
- View/edit beneficiary information
- View statements and documents
- More...

Insights

My savings \$1,343	Employer contributions \$744	Social Security \$1,658	Other assets \$20	Income gap \$1,944
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Retirement income Healthcare costs How do I compare

Contributions: [25%](#)

[+] Add a new contribution



403(b) - Employer Contribution

Retirement Age: [59](#)



✓ \$7,084.72 Annually
(Estimated)

Investment Style: [Aggressive 85/15](#)



Conservative

Aggressive

What is the difference between saving and investing?



Saving

Putting money aside in a safe place
(bank account or a money market fund)
for short-term needs



Investing

Putting money aside in an effort
to realize higher returns

Investment basics



Cash Equivalents



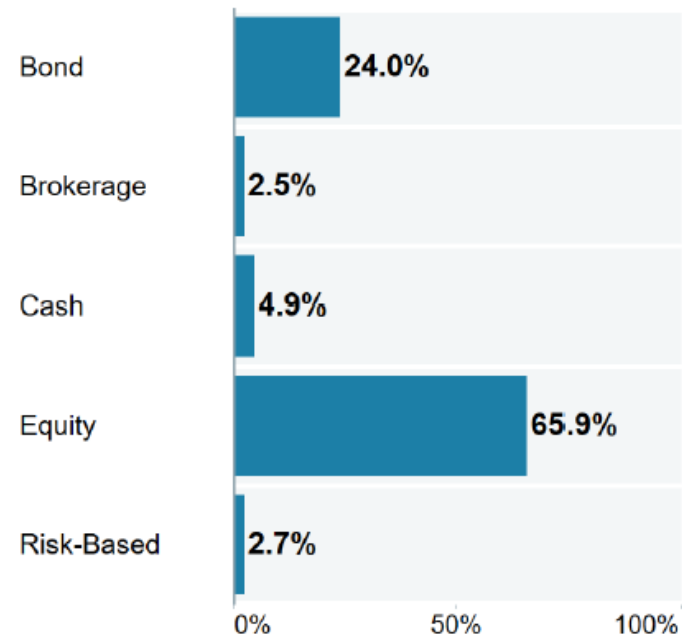
Bonds



Stocks



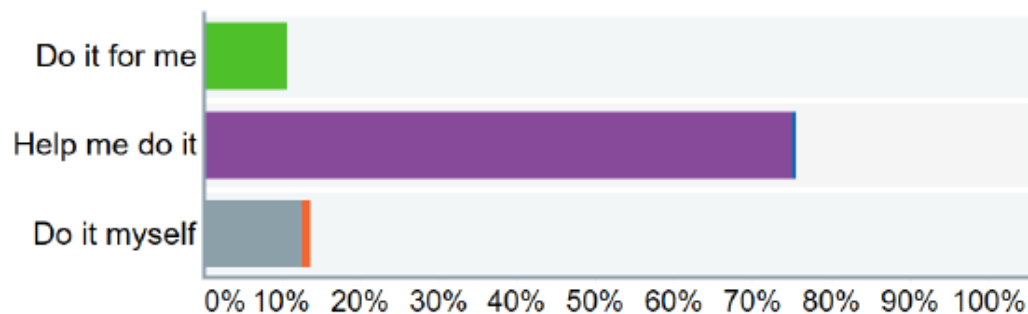
Allocations by category



- ▶ The largest fund category by participant assets is **Equity** which has **\$1,941,693,430** invested.
- ▶ The smallest fund category by participant assets is **Brokerage** which has **\$74,613,230** invested.



Participants by strategy



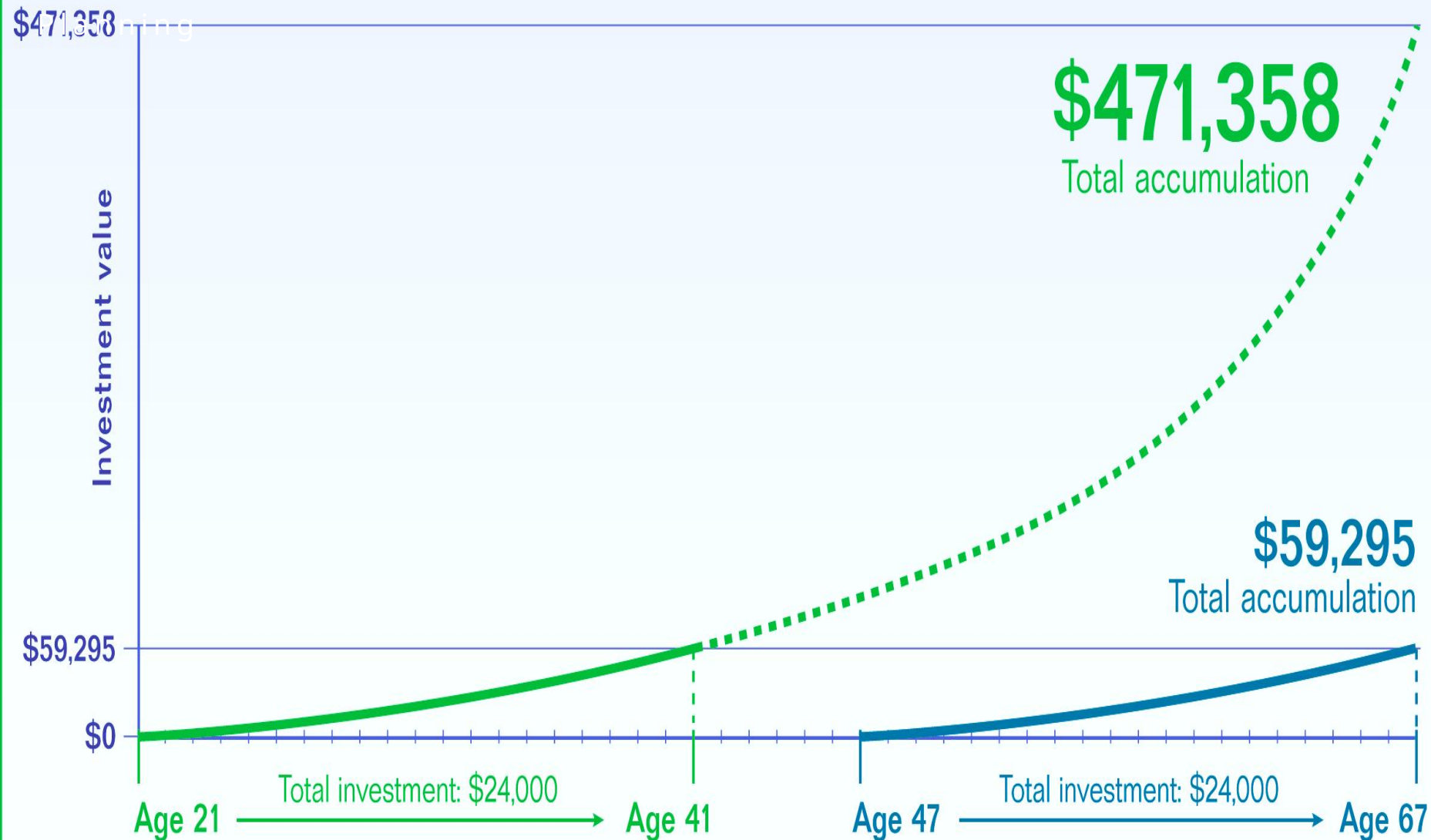
Investment strategy	% of participants	# of participants
My Total Retirement	10.7%	2,821
Online Advice	0.5%	127
Asset allocation model strategy	74.8%	19,717
Risk-based strategy	0.2%	54
Brokerage strategy	1.1%	300
Do-it-yourself strategy	12.7%	3,335

The Truth Two Best Friends

Investments

- TIME
- COMPOUND INTEREST

COMPOUND IT: Why it doesn't pay to wait.



Assuming an 8% annual return, compounded monthly. Results are hypothetical and do not represent the performance of any actual investment. They do not take into account fees, expenses or taxes.



Invest Properly

Rule of 72:

$72 / \text{annual rate of return} = \# \text{ of years } \$ \text{ doubles}$

Example:

$72 / 9 = 8 \text{ years}$

On average, every 8 years your invested \$ doubles.

Stay invested

“Time in” the market, not “timing” the market



S&P 500® Composite Index. 1/1/2001-12/31/2021

This example is hypothetical and for illustrative purposes only. It does not represent the past, present or future performance of any actual investment nor is it a guarantee of any kind.

Source: ChartSource®, DST Retirement Solutions, LLC, an SS&C company. For the period from January 1, 2002, through December 31, 2021. Based on total returns of the S&P 500 index, an unmanaged index that is generally considered representative of the U.S. It is not possible to invest directly in an index. Index performance does not reflect the effects of investing costs and taxes. Actual results would vary from benchmarks and would likely have been lower. Past performance is not a guarantee of future results.
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How to stay focused when your stock drops



11 years or more until retirement

- Maintain focus on long-term growth
- Consider adding more conservative fixed income investments to your portfolio
- Supplement retirement accounts with IRAs

10 years or less until retirement

- Adjust your strategy to provide a larger degree of stability
- Estimate retirement income needs
- Analyze retirement distribution options

Your Options at Retirement

- Monthly installments
- Occasional withdrawals
- Lump-sum distribution
- Rollover
- Leave it alone until RMD



Just for you



AdventistRetirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION



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Make an appointment

By phone: 833-301-9355

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Empower Financial Planners

Wendy Knott, CFP®
and Diana Law, CFP®



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New Website/Same URL:
adventistretirement.org



Have a question?



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