

Adventist Retirement

Now Available to Everyone!

A NOTICE TO EMPLOYEES FROM NAD RETIREMENT

You want to live comfortably once you're no longer punching a time clock. And we here at Adventist Retirement are doing all we can to help you write your retirement paycheck!

That's why the following changes have been made:

1. **ALL EMPLOYEES – Full-time, Part-time and ALL local hires, will be automatically enrolled with a 3% pre-tax contribution to Adventist Retirement.**
2. As of September 14, 2017 only percentages will be accepted – no more dollar amounts.
3. Every July, beginning July 1, 2018, your contribution percentage will automatically increase by 1% on a yearly basis up to 7%.
4. If you do not wish to participate – or want to change the percentage amount – You will need to go to your Empower website to make that adjustment.

You will have to create an online account registration with Empower Retirement in order to view or make changes on your account. To access your account online for the first time, follow these steps.

STEP 1: visit www.empower-retirement.com/participant and select REGISTER from the Login box.

STEP 2:

If you know your PIN

- Choose I have a PIN
- Enter your Social Security number and PIN and click CONTINUE.
- Provide your contact information and create a username and password. Click REGISTER.

If you don't know your PIN

- Choose I do not have PIN
- Complete the requested personal information and click CONTINUE.
- Provide your contact information and create a username and password. Click REGISTER.

To change the percentage amount of your pre-tax contribution you must:

- Login to your account empower retirement – visit www.empower-retirement.com/participant login by using the username and password you have created.
- From the HOME page you may change the before tax contribution rate by moving the box with the percentage number.
- If you would like to **increase** your percentage amount - move the box to the right.
- If you would like to **decrease** your percentage amount – move the box to the left.
- Logout from your account.
- Remember to login and make the corresponding changes to your account on a yearly basis.

Future Logins:

For future visits to the website, enter your username and password and select SIGN IN. You will be asked to confirm your identity by requesting that a verification code be sent to you via email, text or phone call. Choose your preferred delivery method and click CONTINUE.

Once you receive the verification code, enter it on the website. You may skip the verification code process in the future by checking the Remember this device box. Otherwise, you will go through the verification code process anytime you log in from a device or browser that is not recognized. Click SIGN IN.

Need Help? To speak with a Participant Services Representative, please contact Empower Retirement between 7:00 AM and 6:00 PM MST, Monday through Friday. 1-866-467-7756



Arkansas-Louisiana Conference
Adventist Retirement Available to Everyone
Employee Acknowledgment

Name _____

Email _____ Phone _____

Mailing Address _____

City _____ State _____ ZIP _____

Last 4 of your Social Security Number XXX – XX - _____

By signing my name below:

- I acknowledge receipt of the “Adventist Retirement – Now Available to Everyone Notice”.
- I understand that I will be automatically enrolled with a 3% pre-tax contribution to Adventist Retirement.
- I understand that every July, beginning July 1, 2018 my contribution percentage will automatically increase by 1% on a yearly basis up to 7%.
- I understand that if I do NOT want to participate – or want to change the percentage amount – I will have to login to my Empower Retirement account and make my own changes to the pre-tax contribution percentage.
- I am aware that it is my sole responsibility to make any changes by login to my Empower Retirement account.

Employee Signature _____ Date _____

Return this form to your payroll office.

Please keep a copy of this form for your personal records.