



NEVADA - UTAH CONFERENCE  
OF SEVENTH - DAY ADVENTISTS

**RETIREMENT PARTICIPATION**

As a new employee to the Nevada-Utah Conference of Seventh-day Adventist, you will be automatically enrolled in the ARP through Empower Retirement. Please read the following carefully and contact the office if you have any questions.

- Auto enrollment will begin as a 3%\*\* pre-tax deduction from payroll.
- Employees working 20+ per week are eligible for contribution match.
- If you do not wish to participate in the auto enrollment, after the first payroll run you may change it by going online or calling Empower. Through Empower you can change your 3% deduction to 0%. Please wait at least one week after your first payroll for your account to be established with Empower before you call or go online to cancel the auto enrollment.
- If you would like to contribute more than 3%, less than 3% or select different investment choices, please contact Empower. Your request for payroll deduction changes will be forwarded from Empower to our payroll office for processing.
- If a you would like to be refunded the 3% auto enrollment deduction or the difference of a requesting a lower deduction amount (say 1.5% instead of 3%), please contact Empower Retirement either online or by phone to make that request. Your request for a refund must be made within 90 days from the date of your first payroll date. Requests made 91 days or later will not be eligible for a refund. Requests for a refund within 90 days will require paperwork and you will receive a 1099r at the end of the year.
- Effective July 1, 2018, all employees will be automatically escalated in their retirement participation by 1% on a yearly basis up to 7%. When an employee’s contribution reaches 7%, the automated increase will stop. You may increase it beyond 7%, but it will no longer be done automatically after you reach 7%.
- Beginning July 1, 2018, if you have never elected to contribute any of your own money, or you have indicated that you did not wish to participate at all, please be aware that an auto-escalation amount of 1% will be made for you. If you still do not wish to participate—or want to change the percentage amount please go to the Empower Website to make the adjustment. You will have to do this each July 1.

Please sign and return this form to the Nevada Utah Conference office. By signing you acknowledge that you have read and understood the above.

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Employee Name (Print)

Signature

Date

**Visit: [Empower-Retirement.com/participant](http://Empower-Retirement.com/participant)  
Call: (866) 467-7756**

\*Temporary employees or employees under the age of 20 are not eligible for retirement participation.  
\*\*10 month contract teachers will be automatically enrolled at 3.26%.

