

## Acknowledgment of receipt of Adventist Retirement Plan (ARP) Information

Employer (AU) Basic: Andrew University (AU) will contribute 5% of your applicable income towards your ARP each pay period.\*

Employee Voluntary: 3% of applicable income auto-enrolled for new hires to the Plan\*\*

Adventist Retirement Plan (ARP) for Eligible Employees

Employee ~~Auto~~: if previously eligible for ARP, whether through AU or another church employer, your auto-enrollment will be your most recent election. If you want to make a change to your election (different % from your auto-enroll), you must do so on the Empower website within 90 days of your hire date to receive a refund of the difference (and a 1099R). After 90 days, you may still make a change, but no refund will be issued.

Plan administrator  
NAD  
Adventist Retirement Plan Office

\*\*\*Auto -Escalation: You may change your election, after the auto-escalation is applied, on the Empower website each year. Yearly escalation will continue until your pre-election is 15% or more.

Plan record keeper  
Empower Retirement

Initial Access to Empower: As a new employee, it may take up to 2 weeks after your first pay (not hire date) to be established on the Empower site.

Teachers at AA/RMES (10mo/FT)

Employer Basic 5.43%

Employee Voluntary: 3.26% auto-enrolled

Employer Match