



**Acknowledgment of receipt of Adventist Retirement Plan (ARP) information**

<b>Adventist Retirement Plan (ARP) for Eligible Employees administered by Empower Retirement</b>	<p><b>Employer (AU) Basic:</b> Andrew University (AU) will contribute 5% (of your applicable income) towards your ARP each pay period*</p> <p><b>Employee Voluntary:</b> 3% of applicable income, auto-enrolled**</p> <p><b>Employer (AU) Matching:</b> 100% of Employee Voluntary Contribution, up to 3% of applicable income*</p> <p><b>Auto-Escalation:</b> Your Employee Voluntary contribution will be increased 1% each July 1, until contribution equals 7%***</p>
	<p>* Employer contributions do not apply to employees under age 20 per IRS restrictions.</p> <p>** <b>Auto-Enroll:</b> If you want to make a change to the 3% auto-enrollment (e.g. to 1.5% or 0%), 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). <i>After 90 days, you may still make a change, but no refund will be issued.</i></p> <p>***<b>Auto-Escalation:</b> You may change your election, after the auto-escalation is applied, on Empower’s website each year. Yearly escalation will continue until your pre-tax election is 7% or more.</p> <p><b>Initial Access to Empower:</b> 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.</p>
	<p><b>Teachers at AA/RMES (10mo/FT)</b></p> <p><b>Employer Basic:</b> 5.43%</p> <p><b>Employee Voluntary:</b> 3.26% auto-enrolled</p> <p><b>Employer Match:</b> 100% of Employee Voluntary, up to 3.26% of applicable income</p>

Further information regarding ARP will be provided:

- At the benefits orientation (email invitation will be sent during the first few weeks of hire)
- In the Andrews University Retirement Contribution Eligibility Notice (sent via email)

**I acknowledge that, based on the information above, I will be automatically enrolled at 3% (3.26%, if applicable) employee voluntary contribution and may make contribution election changes on the Empower website (within 90 days to receive a refund):**

\_\_\_\_\_  
Print Employee Name

\_\_\_\_\_  
AU Employee ID

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date