

## Georgia-Cumberland Conference Retirement Benefits

The Georgia-Cumberland Conference (GCC) provides retirement benefits for the employment classifications of Part-time 20+, Part-time 30+, and Full-time.

- It is the employee's responsibility to manage their retirement account. Any investment selections or changes to the account are made through the Empower website at [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant). To speak with a representative, call 800-701-8255.
- For the classifications above, the GCC will provide a basic employer contribution of 5% of the employee's base pay and will match up to 3% of the employee's personal contribution.
- Auto-Enrollment – New part-time 20+, 30+ and full-time employees are **automatically enrolled** for a 3% pre-tax deferral election as a payroll deduction with the first paycheck. If an employee is transferring from another conference, their percentage will be entered at their prior rate.
- An employee can modify their deferral elections at any time and must make their beneficiary choices through the Empower website at [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant).
- Auto-Escalation – All employees making personal contributions with a pre-tax deferral election lower than 15% will automatically have their pre-tax deferral election increased by 1% each year on July 1.
- Employees under the age of 20 are not eligible to participate in the retirement plan.

If you would like a copy of the Plan's summary plan description or other Plan documents, please visit the Adventist Retirement website at [www.adventistretirement.org](http://www.adventistretirement.org). If you have questions about how the Plan works or your rights and obligations under the Plan, please contact Adventist Retirement, North American Division:

Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)  
Telephone: 443-391-7301