FLORIDA CONFERENCE of
SEVENTH-DAY ADVENTISTS

To: Florida Conference Employees

Re: North American Division Retirement Plan

Dear Employee:

As an employee of the Florida Conference you are eligible to participate in the North American Division Retirement Plan. We are excited about the possibilities offered under this plan and urge you to participate. The information necessary for you to sign up and begin planning for your retirement is enclosed.

- **Contributions**

Under the current retirement plan, if you are at least 20 years of age, and part time (19 hours or more) or full time employee, the Florida Conference will make a basic contribution of five (5%) percent of your base salary into the tax-deferred Adventist Retirement Plan. You are encouraged to contribute a portion of your salary toward the plan. If you choose to participate with your own funds, the Conference will give a matching maximum of up to three (3%) percent, provided you contribute at least three (3%) percent of your salary. An example would be:

Base Salary	$1,000.00 per month
Automatic Contribution (5%)	$ 50.00 per month
Optional Contributions:	
Employee Contribution (3%)	$ 30.00 per month
Employer Matching Contribution (3%)	$ 30.00 per month

If you **work less than half-time (18 hours or less), or work for an Early Childhood Education Center, you are not eligible** to receive a basic nor employer matching contribution; however, you are eligible to participate by making a voluntary contribution. In the event you chose to enter into a salary reduction agreement to defer your own salary, the box entitled "Pension plan" on the W-2 will be checked as it may prevent you from making deductible personal contributions to an IRA.

- **Enrollment**

All new employees will be **auto-enrolled at 3%** and, when eligible, the 3% match will be applied. Empower retirement will not accept dollar amount. Only percentages. Every July, beginning July 1, 2018, your contribution percentage will automatically increase by 1% on a yearly basis up to 7%. When you reach 7%, the automated increase will stop.

If at any time you want to change your contribution, or if you wish to not participate in the auto-enrollment and auto-escalation, you must take action and make changes through the Empower Retirement at www.empower-retirement.com/participant. ***Please set up your account immediately after your first paycheck, whether or not you are participating with your own funds. It is required to designate your beneficiary(ies) (please see attached Online Account Registration).***

- **Vesting**

No contributions are subject to vesting requirements. You are automatically vested.

- **Investments**

Investments are controlled by the employee. You may choose from a wide variety of mutual funds as well as a fixed-interest option. You can also visit the website below for more details about the plan. We urge you to read the information carefully to be fully informed of all the opportunities the plan provides. Here is the contact information:

EMPOWER Retirement	Phone: 1-866-467-7756	Express Mail:
P. O. Box 173764	Fax: 1-866-745-5766	8515 E. Orchard Road
Denver, CO 80217-3764	Website: empower-retirement.com	Greenwood Village, CO 80111

May the Lord bless you as you consider your future financial plans. If you have any questions, do not hesitate to contact us.

Sincerely,

Betsy Peña

Betsy Peña, Executive Assistant
Secretariat & Human Resources
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(407) 644-5000 ext. 2301 or (407) 618-0268

Enclosure

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Online Account Registration

< www.empower-retirement.com/participant>

Your Plan website makes it easy to manage your account and learn about saving and investing. To access your account online for the first time, follow these steps.

STEP 1: Visit your Plan website and click *Let's Get Started!* under the "Access Your Account" box.[1]

STEP 2: Enter your Social Security number and the ZIP code for your home address. Type in the Security Check and click *Continue*.

STEP 3:

If you know your PIN[2]

- Choose *I have my PIN*.
- Enter your PIN and click *Continue*.
- Follow the directions on the screen and create a passcode that will replace your PIN for future logins.[2] Click *Continue*; you will receive a Passcode Confirmation screen. Click *Continue*.

If you don't know your PIN

- Choose *I don't have my PIN*.
- Complete the requested personal information—Social Security number, ZIP code, last name, date of birth, and numeric portion of your street address—and click *Continue*.

STEP 4: Select the plan you would like to access and click *Continue*.

STEP 5: Register your account by creating a Username and a Login Phrase and then choosing a Login Image. Next, select three security questions and fill in the answers.

If you didn't have your PIN in Step 3, you will be asked to create a passcode here.

STEP 6: You will receive a confirmation on the next screen; please print this screen for your records. Click *Continue* to access your account.

Future logins

For future visits to the website, enter your Username and click *Sign In*. You will be presented with a page asking you to confirm that the login image and login phrase match the ones you set up.

If they match, enter your passcode to complete your login. If they do not match, click the *Contact Us* link at the bottom of the page and call the appropriate participant services phone number for assistance.

If you log in from a computer different than the one you used to register your account, you will be presented with one of your security questions. This is to help prevent fraudulent login attempts.

For more information, call (866) 467-7756 or visit www.empower-retirement.com/participant.[1]

1 Access to KeyTalk and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

2 The account owner is responsible for keeping their PIN/Passcode confidential. Please contact Client Services immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.