

## POLICY AMENDMENTS

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1 **201. BYLAWS OF THE GENERAL CONFERENCE OF SEVENTH-DAY**  
 2 **ADVENTISTS**

3 **RECOMMENDED**, To amend the policy Bylaws of the General Conference of  
 4 Seventh-day Adventists IAD WP “Territorial Administration”, p.31, to read as follows:

5 **ARTICLE I—TERRITORIAL ADMINISTRATION**

6 **Sec. 1.** The General Conference of Seventh-day Adventists, hereinafter referred to as the  
 7 General Conference, normally shall conduct its worldwide work through its divisions, each  
 8 division to operate within a specified territory in harmony with General Conference policies.

9 **Sec. 2.** The duly organized divisions are: East-Central Africa Division, Euro-Asia Division,  
 10 Inter-American Division, Inter-European Division, North American Division, Northern  
 11 Asia-Pacific Division, South American Division, South Pacific Division, Southern Africa-  
 12 Indian Ocean Division, Southern Asia Division, Southern Asia-Pacific Division, Trans-  
 13 European Division, and West-Central Africa Division. An exception to the requirement of  
 14 such representation shall be made in a condition of emergency. In such a case, the General  
 15 Conference Executive Committee shall make whatever adjustments are necessary for the  
 16 conduct of the work in the territories affected.

17 **Sec. 3.** If a territorial adjustment is made at Spring Meeting or an Annual Council, it shall be  
 18 made only provided each division and other territory affected is represented at the council by  
 19 at least one of its officers, or in the General Conference Executive Committee shall make  
 20 whatever adjustments are necessary for the conduct of the work in the territories affected.

21 **Sec. 4.** Administrations of all organizations and institutions within a division’s territory shall  
 22 be responsible to their respective executive committees/boards and operate in harmony with  
 23 division and General Conference Executive Committee actions and policies. General  
 24 Conference institutions and fields without divisional affiliation shall operate in harmony with  
 25 the General Conference Executive Committee and its policies.

26 In case of an unorganized territory, by a senior church leader from that territory. An exception  
 27 to the requirement of such representation shall be made in a condition of emergency.

28

1 **202. BYLAWS OF THE GENERAL CONFERENCE OF SEVENTH-DAY**  
 2 **ADVENTISTS**

3 **RECOMMENDED,** To amend the policy Bylaws of the \_\_\_\_\_ Union  
 4 Conference of Seventh-day Adventists (IAD WP CC 10 Article XIII) p. 40, to read as  
 5 follows:

6 **ARTICLE XIII—GENERAL CONFERENCE EXECUTIVE COMMITTEE**

7 **Sec. 1.**

8 a. During the intervals between Sessions of the General Conference, the General Conference  
 9 Executive Committee is delegated the authority to act on behalf of the General Conference  
 10 in Session. The membership of the General Conference Executive Committee includes  
 11 representatives of all the divisions of the world field and the presidents of all unions and  
 12 therefore speaks for the world Church. Major items affecting the world Church are  
 13 considered at the Spring Meeting, and Annual Council meetings of the General Conference  
 14 Executive Committee, when all the members of the Committee are invited to be present. The  
 15 authority, therefore, of the General Conference Executive Committee is the authority of the  
 16 world Church.

17 **Sec. 2.**

18 a. A meeting No Change

19 b. A meeting of the General Conference Executive Committee, known as the Spring Meeting,  
 20 shall be held annually for the purpose of receiving the audited financial reports of the General  
 21 Conference and for transacting ~~regular~~ Executive Committee business. ~~as provided for in the~~  
 22 ~~General Conference *Working Policy* relating to Spring Meetings.~~

23

24

1 **203. BYLAWS OF THE GENERAL CONFERENCE OF SEVENTH-DAY**  
2 **ADVENTISTS**

3 **RECOMMENDED,** To amend the policy Bylaws of the General Conference of  
4 Seventh-day Adventists, p. 44, to read as follows:

5 **ARTICLE XIX—APPROPRIATIONS**

6 **Sec. 1.** The General Conference Executive Committee shall make its regular  
7 appropriations to the world field at Annual Councils or Spring meetings. These  
8 appropriations are to be based on budget requests from the fields.

9

1 **204. ORGANIZING UNION MISSIONS INTO UNION CONFERENCES**

2 **RECOMMENDED,** To approve a directive to amend the General Conference  
3 *Working Policy*, where appropriate by deleting “on-site evaluation” and replacing it with “on-  
4 site or virtual evaluation” when in regard to survey commissions:

5 **B 25 10 Union Conference Status—Procedure**—Union missions desiring union  
6 conference status shall proceed as follows:

7 5. The survey team shall conduct an on-site or virtual evaluation and report its findings  
8 to the Division Executive Committee. In the event the union mission is not ready for  
9 union conference status at the time of the General Conference’s evaluation,  
10 recommendations will be made, and after a suitable passage of time, a further  
11 evaluation conducted.

12 **B 28 10 Dividing a Union Conference/Mission—Procedure**

13

14 3. The survey team shall conduct an on-site or virtual evaluation, and report its  
15 findings to the division executive committee.

16 See B 25 10 # 5 p. 95, and B 28 10 #3 p. 96.

17

1 **205. MERGER OF UNION MISSIONS/UNION OF CHURCHES**

2 **RECOMMENDED**, To amend the policy Merger of Union Missions/Union of Churches  
3 p. 99, to read as follows:

4 **B 50 15 Merger of Union Missions/Unions of Churches**

5 4. If the General Conference Executive Committee approves the proposal, the General  
6 Conference Executive Committee shall take an action to dissolve any unions of  
7 churches involved. If the new organization is to be a union of churches, the General  
8 Conference Executive Committee shall at a Spring Meeting or an Annual Council,  
9 take an action authorizing the establishment of the same. The division executive  
10 committee shall take an action to dissolve any union missions involved and to  
11 establish the new organization.

12 Same in B 50 25 #4-page letter 101

13

1 **206. GENERAL FINANCIAL POLICIES**

2 **RECOMMENDED,** To amend the policy “Appropriations” (IAD WP O 46 page  
3 605) to read as follows:

4 **O 46 Appropriations**

5 **O 46 05 Appropriations**

6 2. Appropriations shall be made at Spring Meetings or Annual Councils, when all needs and  
7 interests can be represented and compared, and an equitable distribution of funds can be  
8 made. The General Conference Executive Committee is not able, therefore, to give  
9 consideration to requests for additional appropriations ~~between sessions of~~ except at Spring  
10 Meeting or the Annual Council. Emergencies should be met, as far as possible, by the union  
11 and/or division, or the institution. However, in cases of special emergency the General  
12 Conference or other organizations concerned have the discretion of drawing upon their  
13 annual emergency fund.

14

15

1 **207. SHARING FINANCIAL RESOURCES**

2

3 **RECOMMENDED**, To amend the policy Sharing Financial Resources (IAD WP Q  
4 09 p. 682) to read as follows:

5

6 **Q 09 Sharing Financial Resources**

7 **Q 09 05 Support of Worldwide Work—**

8 1. Divine Plan—In His wisdom, God has involved human beings in the funding of His work  
9 around the world. Broad principles are laid out in the Bible and the writings of Ellen G White  
10 showing clearly God’s intention that all are to share together in this work.

11 2. Regular Tithe Percentages—The following schedule of tithe sharing has been established  
12 for the work of the Church around the world and may be adjusted from time to time by action  
13 of the General Conference Executive Committee at an Annual Council, or at a Spring  
14 Meeting in extenuating circumstances ~~meeting~~:

15

1 **208. BYLAWS OF THE \_\_\_\_\_ UNION CONFERENCE OF SEVENTH**  
 2 **DAY ADVENTISTS**

3

4 **RECOMMENDED**, To amend the policy Bylaws of the \_\_\_\_\_ Union of  
 5 Seventh-day Adventists (IAD WP CC 10 p. 199) to read as follows:

6

7 **BYLAWS OF THE \_\_\_\_\_ UNION CONFERENCE OF SEVENTH-DAY**  
 8 **ADVENTISTS**

9

**Article IX—Finance**

10 **Section 1. Tithes and Offerings: The church funds managed by this union conference**  
 11 **shall consist of such tithe, including direct tithe, as it shall be assigned by policy and as**  
 12 **received from the local conferences/missions within its territory, and such gifts, legacies,**  
 13 **bequests, devises, appropriations, reverted funds, and other donations as may be made**  
 14 **to it.**

15 **Section 2. Policies: The portion of the tithe which is reserved for this union conference,**  
 16 **as specified by policy, and all other funds shall be used in harmony with the financial**  
 17 **policies of the General Conference of Seventh-day Adventists-Inter-American Division;**  
 18 **and in the case of donations their use shall be in harmony with the specifications of**  
 19 **donors and in compliance with government regulations. Tithe is shared with the**  
 20 **division on fixed percentages as set by the Division executive committee, and with the**  
 21 **General Conference on fixed percentages as set by the Annual Council or at a Spring**  
 22 **Meeting in extenuating circumstances. ~~the Annual Council of the General Conference~~**  
 23 **~~Executive Committee.~~**

24 **This union shall pass on to the General Conference of Seventh-day Adventists-Inter-**  
 25 **American Division the specified tithe percentage, Inter-American Division Employees'**  
 26 **Benefit Plan percentages as may be decided by the division committee, and all mission**  
 27 **offerings.**

28 **This change should be made in section D at the following locations:**

29 IAD CC 12, Union Mission Operating Policy, Article XIV, Sec. 2. (bold print) 211

30 IAD CC 13, Union of Churches Operating Policy, Article IX, Sec. 2. (bold print) 223

31 IAD CC 14, Union Mission of Churches Operating Policy, Article XIV, Sec. 2. (bold print)  
 32 PAG. 235

33 CC 15, Local Conference Bylaws, Article IX, Sec. 2. (bold print) 247

34 IAD CC 20, Local Mission Operating Policy, Article XIII, Sec. 2. (bold print) PAG. 258

35

1     **209. ELLEN G. WHITE RESEARCH AND STUDY CENTERS**

2             **RECOMMENDED,** To amend the policy Ellen G. White Research and Study  
3     Centers (IAD WP NE 10), p. 569, to read as follows:

4     **NE 10 Ellen G. White-Seventh-day Adventist Research and Study Centers**

5     Each Division of the General Conference ~~where there is not a Branch Office~~ is authorized to  
6     establish one Ellen G. White- Seventh-day Adventist Research Center in an educational  
7     institution located within its territory, subject to the approval of the Ellen G. White Estate  
8     Board and the General Conference Executive Committee. Research Centers serve the  
9     Division where they are located as a resource regarding the writings and ministry of Ellen G.  
10    White. Unlike Branch Offices, Research Centers are encouraged to preserve the broader  
11    history of Adventism within their territory. In addition, the Ellen G. White Estate and the  
12    General Conference share oversight of the Research Center with the Division involved. Any  
13    relocation will require approval by the Division and the White Estate Board.

14

15

1 **BENEFIT PLAN FOR EMPLOYEES OF THE SEVENTH-DAY ADVENTIST CHURCH**  
2 **WITHIN THE TERRITORY OF THE INTER-AMERICAN DIVISION**

3  
4 **Z 05 05 Introduction**

- 5 1. The following policies constitute the Benefit Plan of the Seventh-day Adventist  
6 contributing organizations for employees who qualify according to current policies. The  
7 current plan provides for those employees who qualify and have dedicated their lives to  
8 continuous service as employees of the Seventh-day Adventist Church in the territory of  
9 any of the contributing organizations, or have been sent as missionaries with the official  
10 status of international service employees and have reached the age at which they qualify  
11 for benefits.
- 12 2. The plan will be managed through the Fund Balance of each owner organization by means  
13 of a Custodian and Verification Committee.
- 14 3. The *Custodian and Verification Committee* - shall be appointed by the Board of Owners of  
15 the Fund Balance at the beginning of each quinquennium to:
- 16 a. Interpret the policies of the existing Plan;
- 17 b. Act to administer the corresponding benefits in harmony with the recommendations  
18 of the various Owners of a Fund Balance and with the current policies;
- 19 c. Keep records of the accounts and the recommendations made by the Owners of  
20 Fund Balance Executive Committee and the current policies, and to measure the  
21 impact of these recommendations on the balance of funds of the organizations  
22 Owners of Fund Balances.
- 23 d. Will submit recommendations to the Board of Owners of the Fund Balance for any

1 policy adjustments.

2 e. The actions taken by this committee shall not be considered as precedence for any  
3 other case.

- 4 4. With the approval of the Executive Committee of the Owner of a Fund Balance, any  
5 contributing employing organization within the territory of any Owner of Fund Balance,  
6 which for political reasons cannot contribute to the respective fund, will assume the  
7 responsibility of creating its own fund.

## 8 **Z 10 Organization**

9 **Z 10 05 Definitions** The meaning of the following terms used in the Benefit Plan, will be  
10 explained herein, unless a different meaning is clearly required in a different context.

11 1. **Participant:** A person who receives the benefits provided for by the Plan.

12 2. **Dependent child:**

13 a. An unmarried child of a participant who is not older than 24 years, or who has not  
14 completed a Bachelor's degree, whichever comes first.

15 b. A child who is born, or becomes disabled before the age of 18 years and is unable  
16 to support himself.

17 3. **Beneficiary:** The surviving spouse or dependent child (according to the definition of 2 a,  
18 b) of a deceased participant.

19 4. **Candidate:** An employee who has attained the minimum requirement of age and service  
20 credit.

21 5. **Eligible:** An employee who meets age and years of service requirements to become a  
22 candidate.  
23

- 1       6. **Contributing Organization:** An employing organization that regularly and consistently  
2       contributes to a Fund Balance to support the benefits of its participants, candidates and  
3       eligible employees.
- 4       7. **Fund Balance:** The difference between the total accumulated funds through the  
5       contributions of the Contributing Organizations and the benefits paid out to its participants.
- 6       8. **Active service:** An employee is considered to be in active service when he is currently  
7       employed and receives remuneration from an organization contributing to the Plan.
- 8       9. **Employment:** The period during which a contributing organization employs an individual.
- 9       10. **Full-time employee:** A person employed by a contributing organization and whose regular  
10       workweek consists of a minimum of 38 hours.
- 11       11. **Hours of service:** The total number of hours for which an employee receives remuneration.
- 12       12. **Basic remuneration:** Monthly salary or hourly remuneration according to the existing  
13       salary structure.
- 14       13. **Service credit:** Time of service expressed in years, and percentage of years used to  
15       calculate the benefits of a participant.
- 16       14. **Year of service:** A period of 12 (twelve) months in which an employee receives credit for  
17       at least 50 percent of service credit for a year.
- 18       15. **Categories of Employee:** The categories expressed in the current salary matrix of the Inter-  
19       American Division.
- 20       16. **Factor of percentage of salary:** The average of the percentage of salary of the 10 (ten)  
21       years of service during which the employee received the highest percentages of salary.
- 22       17. **Denominational Salary Scale:** Salary scale for employees of contributing organizations  
23       that is authorized by the corresponding owner of Fund Balance.

- 1 18. **Principal Financial Support:** The spouse who received the higher remuneration during  
2 his time of active service.
- 3 19. **Spousal Allowance:** An allowance that is granted per household in the case of a married  
4 couple.
- 5 20. **Bonus for Dedicated Service:** A one-time allowance from the Fund Balance, based on the  
6 years of service that is given to the employees when they receive the benefits of the Plan  
7 coming from active service in the territory of any of the contributors. The owner of a Fund  
8 Balance may pay said allowance from the Operating Fund, or from the Fund Balance,  
9 according to the decision made by the executive committee of the Organization, informing  
10 the Custodian and Verification Committee.
- 11 21. **Pension Factor:** The constant that determines the base figure for the benefits of the  
12 participants, established by an owner of Fund Balance and updated at least once every five  
13 years.
- 14 22. **Pension:** Frozen monthly amount.
- 15 23. **Conference:** The organization of the local field. It also includes missions, fields, and  
16 sections in the territory where the contributing organizations operate.
- 17 24. **Country of Benefit:** Place that determines the base for the calculation of the participant's  
18 benefit.
- 19 25. **Inter-America:** Territory comprised of Mexico, Central America, Colombia, Venezuela,  
20 the Caribbean Islands, Guyana, French Guiana and Suriname.
- 21 26. **Private Non-denominational Institutions:** Private Institutions that support the program  
22 and the mission of the church, and are approved by the Committee of the Owner of the  
23 corresponding Fund Balance.

1 27. **Plan:** The financial system for providing benefits to employees who have attained the age  
2 and years of service required for receiving benefits and coming from active service of the  
3 Seventh-day Adventist Church in the territory of Inter-America.

4 28. **Beginning date of payment of benefits:** The first day of the first period in which the  
5 benefits become payable after approval by the *Custodian and Verification Committee*.

6 29. **Termination of benefits:** Benefits will end with the death of the participant or beneficiary.

7 30. **Custodian and Verification Committee:** The committee appointed by the board of the  
8 organizations owners of a Fund Balance.

9 31. **Denominational Basic Wage:** Base amount defined by a specific economic and financial  
10 environment within the territory of a contributing organization, and authorized by the  
11 corresponding Owner of a Fund Balance, in order to set the wage scale for the salary and  
12 benefits of an active employee of the said organization.

13 32. **Gender.** All expressions in the masculine gender shall apply to either masculine or  
14 feminine gender depending on the case.

15 33. **Conditional bonus.** Benefits for the participant of the Plan coming from active service,  
16 based on the pension factor. These benefits include monthly bonus, rent allowance and  
17 spousal allowance.

#### 18 **Z 10 10 Determining the Fund Balance in order to define the benefits**

19  
20 When an employee meets the requirements for being a participant in the Plan, he shall have  
21 several options to choose where to receive the benefits with the understanding that the decision,  
22 which he makes, is irrevocable.  
23

1       **1. *Coming from active service within the territory of one of the contributors:***

- 2           a. Country where the employee was born, provided he has a service record in that  
3           country, and provided that the country is located within the territory of one of the  
4           Owners of Fund Balance, or
- 5           b. Denominationally adopted country, within the territory of one of the organizations  
6           owners of a Fund Balance, provided that the employee has served there for a  
7           minimum of 10 (ten) years, or
- 8           c. The last country of employment, within the territory of the contributors, providing  
9           the employee has served a minimum of 10 (ten) years.
- 10          d. In the case of various Owners of Fund Balance in the same country, the Fund  
11          Balance that pertains to the last place of employment.

12       **2. *Independent Transfers.*** In the case of independent transfers within the territories of a  
13       contributing organization, the employee shall receive benefits offered by the Plan based on  
14       the years of service within each owner of a Fund Balance, provided that, they have reached  
15       the minimum years required by this regulation. The owner of a Fund Balance will calculate  
16       the benefits.

17       **3. *Candidates not in active service.*** When ex-employee meets the age requirement to receive  
18       the benefits of this plan, but is not in active service within the territory of a contributing  
19       organization, he will receive benefits based on his country of birth, provided that, the  
20       country is located within the territory of an Owner of Fund Balance.

21       **4.** A participant, who is admitted to the Plan and moves to any other country after leaving the  
22       active service, will continue to receive benefits according the benefits and the currency of  
23       the country where he had originally chosen to receive the benefits. Under no circumstances

1 shall he receive benefits based on the basic salary and conditions of the country to which  
2 he has transferred after being admitted to the Plan.

3  
4 **Z 10 15 Requirements for years of service for receiving the benefits provided by this Plan**

5 **1. *Years of service coming from active service in the territory of any of the contributors.***

6 a. Any eligible employee, having served for 15 (fifteen) years in the territory of any  
7 contributor, and/or in combination of years of service as a missionary sent by the  
8 contributor, may request the benefits provided by this Plan, when he has reached  
9 the normal age established according to policy (Z 10 60 2 a, b).

10 b. When a candidate, has dedicated a minimum of 30 (thirty) years, as an active  
11 employee in the territory of any of the contributor and/or in combination with years  
12 of service as a missionary, sent by the contributor, he may apply for early benefits  
13 provided by this Plan, if the candidate has reached the age established in policy (Z  
14 10 60 3 a, b).

15 **2. *Special Cases.***

16 a. Employees, who due to special financial situations of the contributing organizations  
17 and/or administrative decisions, are remunerated as part time employees, even  
18 though they work full-time, their service record will be maintained and authorized  
19 as full-time employment for benefit of this Plan. The officer responsible for the  
20 management of service records shall attach a clarification regarding this agreement.

21 b. Under conditions as expressed herein, it is understood that the employee comes  
22 from active service:

23 1) The service is interrupted because no denominational employment has

1                   been offered where the spouse has accepted to go or has been assigned, or  
2                   if the spouse, after receiving the benefits of this Plan, moves to another area.

3                   2) Is left without employment after a Session.

4                   3) Is left without employment due to an organizational restructuring.

5                   4) Has not been re-employed due to financial problems of the employing  
6                   organization, provided that, he has applied in writing for a new position.

7                   5) If an interruption has occurred in order to care for a sick parent, spouse,  
8                   or child.

9                   6) If the employee becomes disabled and unable to perform any  
10                  denominational employment.

11                  7) If a candidate under the conditions expressed above dies before reaching  
12                  the age to receive benefits of this plan, the benefits can be inherited by the  
13                  spouse according to policy (Z10 70 a).

14                  8) If denominational employment was offered to him and he did not accept  
15                  it, these provisions will not apply, and the employee will be considered as  
16                  coming from a permanent interruption of service.

17                  **3. *Years of service coming from permanent interruption of service.***

18                  All independent transfers, except within the territory of the Inter-American Division, shall  
19                  be considered as a permanent interruption of service.

- 20                  a.   ***With more than 30 (thirty) years of service.*** The ex-employee with 30 or more  
21                  years of service *in the territory of any of the contributing organizations* and is not  
22                  in active service of any of the contributing organizations, may apply for the benefits  
23                  of this Plan in their country of origin when he reaches 67 (sixty-seven) years of age.

1       **4. Re-employment of an Ex-employee in order to qualify as coming from active service**

2           **a. An ex-employee with less than 15 (fifteen) years of service.**

3                   1) The re-employment of this person may be possible, only with the approval  
4                           of the Executive Committee of an Organization owning a Fund Balance  
5                           from where he will receive benefits.

6                   2) He must serve at least 3 (three) years before he can apply for the benefits  
7                           of this Plan, plus the remaining years to be eligible. All years served after  
8                           his reemployment will be taken into account for the benefit calculation at  
9                           the time of his retirement, up to a limit of 40 (forty) years of service.

10                  3) All benefits shall be frozen at the same level as when the person began  
11                           participating in the Plan.

12                  4) A Beneficiary cannot inherit benefits of such an employee.

13           **b. An ex-employee with more than 15 (fifteen) years of service**

14                   1) The re-employment of this person may be possible, only with the approval  
15                           of the Organization Owner of a Fund Balance Executive Committee  
16                           from where he will receive benefits.

17                   2) He must serve at least 3 (three) years before being able to apply for the  
18                           benefits of this Plan.

19                   3) These 3 (three) years shall not be taken into account for early benefit  
20                           consideration.

21                  4) A Beneficiary cannot inherit benefits of such an employee.

1                   **Z 10 20 Employees excluded from receiving the benefits of this Plan**

2 Organizations owners of a Fund Balance, through a committee vote, may make provision to grant  
3 benefits for employees, from sources other than those provided by this Plan. Such sources may be  
4 those provided by governments, social security systems, insurance coverage, or any other form of  
5 benefit.

6       1. Employees, with more than 15 (fifteen) years of service, but less than 30 (thirty) years of  
7       service, at the time that their contributing organization registers them in another system of  
8       benefits different from this Plan, and continue to serve in any of the contributing  
9       organizations, will have their years of service in this Plan frozen, and will receive benefits  
10      from this Plan for the years of service given before they are transferred to the other  
11      source(s) of benefit previously mentioned. Upon reaching the required age, they can  
12      receive the benefits defined by this Plan for the frozen years.

13      2. They will also receive the Bonus for Dedicated Service for the combination of all the years  
14      served, by combining the years before they were transferred to the other plan and the years  
15      of service to receive the benefits of this Plan.

16      3. Employees, with less than 15 (fifteen) years of service at the time of enrollment by the  
17      contributing organization in a benefit system different from the one identified in this Plan  
18      and who have continued in the service of any of the contributing organizations, will have  
19      his years of service frozen, and will receive his benefits for the years served before passing  
20      to the other source previously mentioned. Upon reaching the required age, they can receive  
21      the benefits defined by this Plan for the frozen years. They will also receive the Bonus for  
22      Dedicated Service.

23      4. When an employing organization and/or an organization Owner of a Fund Balance, decides

1 to transfer any class of employees to any other system of benefits, but there are employees,  
2 who because of their advanced age, cannot be admitted to the new plan, these employees  
3 shall automatically remain covered by this Plan.

- 4 5. When an employee, who was part of the class of employees excluded from receiving  
5 benefits from this Plan, by an employing organization Owner of a Fund Balance, and said  
6 employee later receives and accepts a call from another organization Owner of a Fund  
7 Balance, and works there until his retirement, he will receive benefits from the Plan for all  
8 the years served in both organizations, and the funds in question will be charged  
9 proportionally, if the years served in the other plan could be lost because there was no  
10 contribution.

11  
12 **Z 10 25 This Plan is not a Charity Fund**

13 The purpose of the Benefit Plan of the Seventh-day Adventist Church in the Inter-American  
14 Division territory is to provide assistance to the employees who have spent their lives in service  
15 within the territories of the contributing organization and to provide help to their beneficiaries, but  
16 not to assist other relatives. Therefore, parents, brothers, sisters, adult and/or married children,  
17 and other relatives who are not candidates to receive the benefits provided by this Plan, even  
18 though they may depend totally or partially on the participants of the Plan, will not be recognized  
19 as dependents, and special assistance or increased benefits will not be given to participants to help  
20 such relatives.

21  
22 **Z 10 30 Limitation of Responsibility**

23 In the administration of the Plan, neither the *Custodian and Verification Committee* or any other

1 committee that intervenes in the process of making a decision, nor any person who can be properly  
2 delegated with any responsibility in connection with the administration of the Plan, shall not be  
3 responsible for any act, or for not having acted, provided that the Committee and the person to  
4 whom responsibility was delegated have proceeded with care, ability, prudence and diligence  
5 under the existing circumstances, and that they exercised similar judgment that a prudent person,  
6 acting in the same capacity and familiar with this type of matter, would have used in the  
7 management of an operation of this nature.

8

9

### **Z 10 35 Final Settlement**

10 When an employee, by decision of the employing contributing organization, is terminated, the  
11 following condition applies:

12 1. The Contributing Employing Organization, in consultation with its Owner Organization of  
13 a Fund Balance, will draw up a legal document for the employee to receive final settlement,  
14 provided the law of the country requires it.

15 a. In such a case, the employee loses his right to receive any benefit provided by this  
16 Plan and his service record will be cancelled. His employing organization and/or  
17 any other organization is free of any responsibility.

18

19

### **Z 10 40 Continuity of Service**

20 For employees who have interrupted their service in the territory of any of the contributing  
21 organizations, the following provisions will apply:

22 1. **Medical Personnel.** When medical personnel are invited to serve in a country and are  
23 required to provide service to the government in order to obtain a license, service credit

1 will be granted for the period that he must serve the government to obtain a license to  
2 practice their profession in the assigned country.

3 2. ***Military Service.*** Full-time employees who are recruited to military service directly from  
4 denominational service will be granted service credit for the time they were in active  
5 military service, provided that the following conditions are fulfilled:

6 a. *Minimum service.* The time he serves in the military was the minimum required.

7 b. *Re-entry into denominational service.* The employee returns to denominational  
8 service within one year after having been discharged from military service or  
9 having been dedicated to acquiring additional preparation for denominational  
10 service, and re-enters into full-time denominational work within one year of having  
11 completed these studies.

12 3. ***Service in private non-denominational institutions.*** A denominational employee who is  
13 assigned by a contributing organization to serve in an Adventist institution in the territory  
14 of the Inter-American Division, but the institution is not operated by the denomination,  
15 such employee may continue to accrue denominational service credit provided that he  
16 fulfills the following conditions:

17 a. *Contributing Organization Payroll.* The employee is on the payroll of the  
18 contributing organization and is paid on the same basis as other employees of the  
19 contributing organization. The private non-denominational institution may give an  
20 appropriation or contribution to the contributing organization to cover all or a  
21 portion of the remuneration of the employee.

22 b. *Type of institution.* The employee's service will be limited to organizations that  
23 operate on the basis of educational, medical or evangelistic programs whose

1 objectives are similar to the denominational organizations.

2 c. *Category of service.* The employee will be limited to one of the following  
3 categories of service, with the understanding that the contributing organization  
4 cannot assign more than three employees simultaneously in one organization:

5 1) A minister who serves as pastor, chaplain or Bible teacher.

6 2) Chief administrator of an institution or its principal components.

7 3) Teacher or educator.

8 4) Physician.

9 5) Other employees. Coverage will be granted to employees similar to  
10 those in categories A and B, according to what is specified in this  
11 regulation.

12 d. *Demonstrated need.* The organization must show the need of obtaining the services  
13 of an employee who has the background of denominational experience.

14 e. *Procedure.* The assignment of the employee to serve in a non-denominational  
15 organization is recommended by the Organization Owner of the Fund Balance.

16 f. *Contributions.* Service credit may be given to an employee of this category with  
17 the condition that the non-contributing organization making the call pays the  
18 respective Fund Balance according to what is established in this policy.

19  
20 **Z 10 45 Post-Graduate Studies**

21 1. Employees who interrupt their active service will be granted service credit for the time  
22 dedicated to postgraduate studies, or in the case of physicians and dentists, for  
23 specialization or postgraduate studies, according to the following provisions:

- 1 a. *Full remuneration.* Full remuneration received during the time of postgraduate  
2 studies from an employing organization.
- 3 b. *Less than full remuneration.* Less than full remuneration, or no denominational  
4 remuneration, received by a person during time spent obtaining an advanced  
5 degree, above the level of Bachelor of Arts or Sciences, and who has returned to  
6 full-time denominational service within two years of having been granted the  
7 degree.

8 **2. Service credit for time needed to receive a graduate degree**

- 9 a. **Doctoral degree.** When the employee studies without financial assistance from any  
10 of the contributing organizations, he will be granted service credit for the actual  
11 time required to complete the degree, or up to a maximum of four years, whichever  
12 is the lesser of the two.
- 13 b. **Master's Degree.** When the employee studies without financial assistance from  
14 any of the contributing organizations, he will be granted the actual time required  
15 for whatever Master's degree he obtains or a maximum of two years of service  
16 credit, whichever is the lesser of the two.
- 17 c. The degree must be conferred before receiving service credit.
- 18 d. This service credit may not be taken into account to fill the minimum requirement  
19 to become a candidate.
- 20 e. This service credit will be added only at the time of calculating his benefits and  
21 only if he is coming from active service within the territory of one of the owners of  
22 a Fund Balance.
- 23 f. This service credit is only for those employees who finish their active service in the

1 territory of any one of the Owners of Fund Balance.

2  
3 **Z 10 50 Undergraduate Studies**

4 1. Those employees who interrupt their service to dedicate themselves to obtaining an  
5 undergraduate degree will be granted service credit according to the following provisions:

6 a. *Full remuneration.* Full remuneration received by the employing organization  
7 during the time of undergraduate studies.

8 b. *Less than full remuneration.* When the employing organization pays less than full  
9 remuneration or does not provide any financial assistance, and the employee returns  
10 to full-time denominational service within two years of having been granted the  
11 undergraduate degree.

12 2. ***Service Credit.***

13 a. Service credit will be granted to any employee for the minimum time required to  
14 complete the degree, but no more than four years.

15 b. The degree must be conferred before receiving service credit.

16 c. This service credit may not be taken into account to fill the minimum requirement  
17 of 15 (fifteen) years of service to receive the benefits provided by this Plan.

18 d. This service credit will be added only at the time when the service credits are  
19 calculated for benefits.

20 e. The service credit will be added only if the employee is coming from active service  
21 in the territory of one of the owners of a Fund Balance.

1 **Z 10 55 Verification of service**

2 Each entry into the service record of an employee must be verified and signed by an administrator  
3 or by the human resources director of the contributing employing organization. That signature does  
4 not guarantee an entry into the service record to receiving the benefits of this Plan. It only verifies  
5 that the individual was employed during the period indicated. The service record must fulfill the  
6 norms of the Plan, and the *Custodian and Verification Committee* will make the final decision.

7  
8 **Z 10 60 Age Requirements**

9 1. *Normal age to receive benefits coming from active service.*

- 10 a. The normal age to receive benefits is 63 (sixty-three) years. An employee, who is  
11 a candidate, in active service in the territory of any of the Owners of Fund Balance  
12 may apply to join the Plan, and may receive benefits beginning the first day of the  
13 following month in which he attains the established age of 63 (sixty-three) years.
- 14 b. Under certain circumstances, an Owner of Fund Balance may request, establish  
15 the normal age of 65 (sixty-five) instead of 63 (sixty-three) years of age for  
16 receiving benefits. This decision shall require a vote of the Executive Committee  
17 of the Organization Owner of Fund Balance and the Custodian and Verification  
18 Committee.
- 19 c. When an organization according to the previous paragraph, decides to increase the  
20 normal age to receive benefits to 65 (sixty-five) years for its territory, it is assumed  
21 that this decision is definite, and the normal age cannot be reduced in the future.

22 2. *Normal age to receive benefits coming from permanent interruption of service.*

- 23 a. The normal age to receive benefits coming from permanent interruption of service

1 is 67 (sixty-seven) years with 30 or more years of service credits.

- 2 b. In this case such a participant will receive the full benefits which will be frozen  
3 and cannot be inherited.

4 **3. *Early benefits requested by the employee.***

- 5 a. An employee who is in active service, and has attained the age of 60 (sixty) to 62  
6 (sixty-two) years, and has served for 30 (thirty) or more years, may request early  
7 benefits from this Plan.

- 8 b. An employee who is in active service, in the territory of an Owner of Fund Balance  
9 that has age 65 (sixty-five) as the normal age for receiving benefits in this Plan, (Z  
10 10 60 2 b), may apply for early benefits provided by this Plan, upon reaching 62  
11 (sixty-two) to 64 (sixty-four) years of age, and having served for 30 (thirty) years  
12 or more.

- 13 c. In such cases (Z 10 60 3 a b) all benefits will be reduced by 25% (twenty-five  
14 percent). This penalty will remain while the employee is a participant of the Plan.

- 15 d. An employee, who is in active service and has attained the established minimum  
16 age requirement, and has served 40 (forty) or more years, will not be penalized  
17 when becoming a participant of the Plan.

18 **4. *Early benefits offered by the employer.***

- 19 a. A contributing organization may also recommend that an employee receive  
20 benefits provided by this Plan, according to the normal age parameters established  
21 by the Owner of the Fund Balance to which he belongs and has attained age 60  
22 (sixty) or 62 (sixty-two) years of age according to Z 10 60 3 a, b, and has 30 (thirty)  
23 or more years of service credits.

- 1           b. In such a case, the employee will receive the benefits as if he was coming from  
2           active service with service credits for the number of years that the employee would  
3           reach if the benefits started at the normal age of 63 (sixty-three) or 65 (sixty-five)  
4           years. The maximum number of years credited to the employee will not exceed 40  
5           (forty) years of service credits for calculating benefits for the employee.
- 6           c. The requesting contributing organization (employing) will absorb from its  
7           operations the payment of any benefits, until the employee reaches the normal age  
8           for entry to the Benefit Plan, and the corresponding Fund Balance assumes the  
9           responsibility. The equivalent to 100% of the cost will be given to the organization  
10          Owner of Fund Balance as an additional contribution, at the time the participant is  
11          admitted to the Plan, or at the beginning of each period (year), until the participant  
12          reaches the normal age required.

13          5. ***Early benefits for teachers***

- 14          a. In those cases, where contributing organizations have determined that primary and  
15          high school teachers may receive the benefits of this Plan, a teacher that has served  
16          for at least 30 (thirty) years and is at least 58 (fifty-eight) years, may apply for the  
17          benefits of this Plan.
- 18          b. Benefits will be reduced by 40%. This will remain as long as the employee is a  
19          participant of the Plan.
- 20          c. For the applicant that is 58 (fifty-eight) or more years old, coming from the active  
21          service, and with 40 (forty) years of service, the penalty will not apply.

22          6. ***Limit on service credit computable to receive benefits***

- 23          a. Beginning January 01, 2024, the maximum service credit eligible to receive

1                   benefits will be 40 (forty) years for all participants.

2                   b. All participants who, as of January 01 of 2024, having achieved a service credit of  
3                   more than 40 (forty) years, their years of service credit as of that date, will be taken  
4                   into account to receive the benefits that this Plan provides. But the years worked  
5                   after this date will not be taken into account for consideration of benefits.

6  
7                   **Z 10 65 Benefits for surviving spouses of employees who die in active service.**

8                   1. Beneficiaries of employees of contributing organizations who are candidates to benefits  
9                   from the Plan (with a minimum of 15 (fifty) years of service) and die in active service may  
10                  receive the benefits of this Plan.

11                  2. The surviving beneficiary, who is a candidate to receive benefits from the Plan, will receive  
12                  his own benefits when he reaches the normal age. The benefits of the deceased spouse will  
13                  continue, for 6 (six) months, and after the benefit with a lower economic value will be  
14                  discontinued.

15                  3. **Dependent Children.** If the beneficiaries are eligible to receive a child allowance or an  
16                  education allowance, being in active service, they will continue to receive such benefits  
17                  from the corresponding Fund Balance. In such cases definition (Z 10 05 2) will be  
18                  considered.

19                  4. **Children with disability.** Should a participant and his beneficiary die, and they have a  
20                  disabled child, such as defined in (Z 10 05 2b), such child shall continue to receive the  
21                  benefits.

22                  a. If both parents of the disabled child are participants of the Plan, should the  
23                  beneficiary die, such child will inherit of the benefit with the greater economic

1 value, but it will be frozen.

- 2 b. If the beneficiary is a spouse who is not a participant of the Plan dies, the disabled  
3 child will inherit the benefit, but it will be frozen.

4  
5 **Z 10 70 Benefits for widows and/or new marriage**

6 **1. In case of death**

- 7 a. ***Death of the participant.*** The benefits of the late participant will continue after his  
8 death. The surviving spouse (who is not a participant of the Plan) will receive the  
9 total benefits of the participant who has died if they had been married to the  
10 participant during their active service for more than 10 (ten) years. If not, the  
11 benefits will be calculated on 10% of the total benefits for each year he had been  
12 married to the participant during their active service.

- 13 1) This benefit will be frozen in the amount that the participant was  
14 receiving at the time of his death.  
15 2) This benefit cannot be inherited by anyone else.

- 16 b. ***Death of the spouse of a participant.*** The participant will continue to receive the  
17 full benefits after the death of the spouse.

- 18 c. ***Death of a participant who is married to another participant.*** In the event of the  
19 death of a participant whose spouse is also a participant in the Plan, the benefit of  
20 lower economic value will be discontinued 6 (six) months after death.

- 21 d. ***Death of an employee who has effected a permanent interruption of service.***  
22 When an employee has effected a permanent interruption of service, and dies before  
23 receiving the benefits this Plan provides, the surviving spouse will not receive any

benefit based on the registration of such ex-employee.

**2. Case of a remarriage or death of a widow participant**

a. ***Remarriage of a participant in the Plan.*** In the case of a remarriage of the widow/widower participant, he will continue receiving benefits from the Plan.

b. ***Death of a participant in the second marriage***

1) The benefits will be discontinued 6 (six) months after death.

c. ***Remarriage of a beneficiary.*** In the case of the remarriage of a beneficiary, the following will apply:

1) In the case of a beneficiary who marries, benefits shall cease.

d. ***A beneficiary who is a candidate marrying a candidate or participant in the Plan.***

1) In the case of a beneficiary, who is also a candidate, the inherited benefits shall continue, until the candidate enters as a participant of the Plan, then the benefits of lower economic value will be discontinued 6 (six) months after death.

**3. Divorce Situation**

a. Unless a court of law has determined otherwise, each participant will continue to receive his individual benefits. The spousal allowance shall cease and shall not be reinstated even after the participants remarry.

b. If the participant dies, all benefits to the ineligible divorced spouse shall cease.

**Z 10 80 Responsibility of the Divisions. Responsibility to the International Service Employee**

**1. The Division of origin is responsible.** The division of origin of an international service

1 employee shall assume the responsibility for the benefits for the said employee, except  
2 when the international service employee has been accepted to participate in the Owner of  
3 a Fund Balance Plan for subsequent service in the Inter-American Division territory.

4 2. The Inter-American Division has no provision of reciprocity with any other Division and  
5 does not recognize service credit for which contributions have not been made to a fund of  
6 an owner of a Fund Balance in the Inter-American Division territory.

7 3. International service employees, who have not been on the payroll of a contributing  
8 organization, and for whom the General Conference has not made contributions to the fund  
9 of an Owner of a Fund Balance, shall not receive benefits according to the Benefit Plan  
10 Policies of the Inter-American Division.

11 a. It must be understood that an international service employee may choose to  
12 participate in the Benefit Plan offered by the government of a country different  
13 from the country from which he obtains his national insurance or social security,  
14 provided that the laws of the country permit the option of receiving benefits by  
15 those who have not made contributions.

16  
17 **Z 10 90 Acquiring the privilege of receiving benefits from one of the Funds of the Owners**  
18 **of a Fund Balance indicated in this Plan within the Inter-American Division Territory**

19 1. This policy does not provide the possibility of reciprocity with other Divisions for the right  
20 to employee benefits Plan (vesting) for those who have not made contributions.

21 2. The option of applying to be admitted in the Inter-American Division Benefit Plan cannot  
22 be delayed until the time of retirement with the expectation of benefiting from the Inter-  
23 American Division Benefit Plan.

- 1 a. In order for an international service employee who is based in another Division to  
2 qualify for receiving benefits from the Inter-American Division Plan, he must meet  
3 the following requirements:
- 4 1) The international service employee must apply to be admitted in the  
5 benefit Plan; the application shall be submitted to the Owner of the  
6 respective Fund Balance through his employing organization, no later  
7 than five years after having arrived in the territory of the Inter-American  
8 Division.
- 9 a) The international service employee must work continuously for at  
10 least 15 (fifteen) years in the territory of the Inter-American  
11 Division.
- 12 b) The international service employee must not be more than 45 (forty-  
13 five) years old at the time the application is made.
- 14 b. The service credit of an international service employee shall be recognized for up  
15 to 40 (forty) years of service given in the Inter-American Division.
- 16 c. The international service employee who wishes to apply for admittance shall  
17 present his/her application to the owner of the Fund Balance of his employing  
18 organization. Upon approval, the application shall be forwarded to the Custodian  
19 and Verification Committee of the Inter-American Division, and then to the  
20 Committee for Processing Mission Employees, or any other pertinent committee of  
21 the General Conference, where it will be registered.
- 22 d. The international service employee may receive benefits according to the Inter-  
23 American Division Benefit Plan only when coming from active service in the Inter-

- 1 American Division territory.
- 2 e. Service rendered before arrival in the Inter-American Division, or after leaving the
- 3 Inter-American Division, will not be recognized by any of the Owners of Fund
- 4 Balances.



1 application of the current regulations.

2  
3 **Z 20 10 Financial Administration**

4 1 ***Balance in the Fund of the Owner Organization.*** Each organization Owner of a  
5 Fund Balance will endeavor to maintain the Fund Balance according to the  
6 following minimum levels by multiplying the benefits paid during the last fiscal  
7 year by the number as indicated below, with the understanding that the minimum  
8 required will never be less than 3 times the benefits paid in the last fiscal year.

9	a	Inter-American Division Headquarters and IADPA	3.00 times
10	b	Atlantic Caribbean Union	3.89
11	c	South Central American Union	3.28
12	d	North Colombian Union	3.00
13	e	South Colombian Union	3.00
14	f	Cuban Union	3.00
15	g	Belize Union	4.22
16	h	Guatemalan Union	3.05
17	i	Jamaican Union	4.16
18	j	Puerto Rican Union	3.00
19	k	Caribbean Union	3.75
20	l	Chiapas Mexican Union	3.80
21	m	South East Mexican Union	3.02
22	n	Dominican Union	3.34
23	o	Haitian Union	3.81

1	p	Honduras Union	3.76
2	q	Interoceanic Mexican Union	3.58
3	r	Central Mexican Union	3.35
4	s	North Mexican Union	3.10
5	t	El Salvador Union	5.23
6	u	West Venezuelan Union	3.63
7	v	East Venezuelan Union	3.34
8	w	Montemorelos University	3.00
9	x	Dutch Caribbean Union	3.00
10	y	Panama Union	3.23

11 2. If the corresponding fund is reduced to levels lower than the minimum established by these  
12 regulations, the organization having a Fund Balance will present a financial plan to the  
13 *Custodian and Verification Committee* to establish the Fund at the adequate level. It is  
14 understood that the financial responsibility will be referred to the contributing organization  
15 owning the Fund Balance in the eventuality that insolvency takes place in any of the Funds  
16 previously identified, and this organization will make provision to correct this type of  
17 undesirable situation.

18 3. ***Level of Contribution:***

19 a. The *Custodian and Verification Committee* shall make changes in the levels of  
20 contribution based on actuarial studies with the objective of keeping the various  
21 Fund Balances solvent.

22 b. *Possibilities of Contribution.* Each organization contributing to a Fund Balance will  
23 be able to contribute in accordance with the following provisions:

- 1) A rate of contribution over a percentage of the payroll. This total will be defined by the organization having a Fund Balance. The percentage will be calculated by taking the basic denominational salary in effect in the territories where the organization having a Fund Balance operates as a base.
- 2) A percentage of the total tithe collected in the territories of each contributing organization.
- 3) A combination of the two ways previously mentioned, defined according to what best suits each organization having a Fund Balance.
- 4) Any other type of contribution fixed by the organization having a Fund Balance and carrying out the minimum requirements indispensable for the lawful fulfillment of the liquidity of the Fund.

- c. Each organization having a Fund Balance will establish a level of contribution from its contributing organizations according to the provisions established in these regulations, and with a projected budget for the following 5 (five) years of the present participants, as well as those that fulfill the conditions of eligibility within the following 5 (five) years. This projection will be reviewed annually and will be voted, together with the operating budget, by the Committee of the organization having a Fund Balance.

**4. Liquidity of the respective fund is measured in the following manner:**

- a. The present balance of the Fund is divided between the present levels of the benefits paid. This result measures the number of years that the Fund Balance is capable of paying. For example, the organization having a Fund Balance X has US\$ 2,350,000 as a present balance; in addition, the benefits paid by its participants total US\$

1 450,000. Therefore, the liquidity of such fund is measured according to the above,  
2 as follows:  $2,350,000 / 450,000 = 5.22$  years.

3 b. The previous result is divided by the minimum solvency necessary by the respective  
4 Fund. This result is presented according to a percentage. For example, in the case  
5 cited above (4. a.), the minimum solvency of the Fund of organization X is taken  
6 to be 4.6400; thus,  $5.22 / 4.64 = 112.54\%$ .

7 c. Each organization having a Fund Balance will inform the *Custodian and*  
8 *Verification Committee* of the level of contributions established for the following  
9 year in order to establish the corresponding accounting applications. This report  
10 will be given no later than December 31 of the current year.

## 11 **Z 20 15 Remittances**

12  
13 1. Contributions to Fund Balances will be processed in the following manner:

14 a. All the organizations having a Fund Balance will send their monthly, quarterly or  
15 biannual contributions accompanied by a monthly report to the Custody of the Plan,  
16 by means of check, direct deposit or bank transfers in accordance to the amounts  
17 and the methods of contributions described in these regulations. The remittances  
18 will be sent separately from other types of funds.

19 b. The accounting system of the Plan will verify the fulfillment of the minimum levels  
20 of contributions for each Owner Organization of a Fund Balance. The Fund  
21 Balances will be audited to verify compliance with the minimum contributions  
22 levels in the budget of each Organization Owner of a Fund Balance.

23 c. Due to the diversity of the currencies operating in the territories of the contributing

1 organizations, the contributions to the Fund Balance that correspond will be made  
2 in US dollars where, and as the *Custodian and Verification Committee* defines. The  
3 organization having a Fund Balance will facilitate the process of conversion of  
4 those funds to US dollars with the necessary promptness.

5 2. **Total payment.** Total payment of the required contributions is an obligation for all the  
6 contributing organizations. The fulfillment of the levels of contribution established by the  
7 Committee of the organization having a Fund Balance will be the responsibility of the  
8 contributing organizations.

9 3. Periodic audits shall verify and review the contributions of the participating organizations  
10 are covered.

11 4. **Adherence to the Plan.** No Executive Committee of a contributing organization will have  
12 the authority to change the total as long as these organizations have to contribute to the  
13 Plan through the organization having a Fund Balance or to modify the date the total is paid.

#### 14 15 **Z 20 17 Investment of the Fund Balances**

16 The Funds Balance may be invested according to options set by the Board of Owner of Fund  
17 Balances and according to the level of liquidity in the short term as defined in Z 20 10.

#### 18 19 **Z 20 20 Benefits**

20 1. Upon meeting the requirements described in this Plan, the participant shall have the  
21 privilege of receiving the benefits herein described. The Executive Committee of the  
22 organization Owner of a Fund Balance may suggest, to the Custodian and Verification  
23 Committee, modifications to the benefits of this plan.

- 1        2. The benefits of this Plan shall be granted if and when the candidate has served the Seventh-  
2            day Adventist Church in the territory of one of the owners of a Fund Balance, or has served  
3            as an international service missionary sent by one of the Owners of a Fund Balance.
- 4        3. Beneficiaries according to the policies of the Plan may inherit the benefits of this Plan.
- 5        4. The inherited benefits shall always be frozen.
- 6        5. The following benefits can be inherited: a. pension, b. conditional bonus, c. rent allowance,  
7            d. spousal allowance. A third party cannot inherit such benefits.
- 8        6. Age and years of service coming from active service in the territory of any of the  
9            contributors.
  - 10            a. **Early participant.** When a candidate has attained the age of 60 (sixty) or 62 (sixty-  
11                    two) years according to the parameters of the Fund to which he belongs and has  
12                    dedicated a minimum of (30) thirty years as an active worker in the territory of any  
13                    of the contributors, and/or in combination with years of service as a missionary sent  
14                    by one of the contributors, he has achieved the right to receive benefits and should  
15                    request them from his employing organization while he is in active service.
  - 16            b. **Normal participant.** Any eligible employee after serving continually for 15  
17                    (fifteen) years in the territory of any contributor and/or in combination of years of  
18                    service as a missionary sent by the contributor may request the benefits provided  
19                    by the Plan when he/she has attained the age of 63 (sixty-three) or 65 (sixty-five)  
20                    years of age, according to the parameters of the Fund to which he belongs.
- 21        7. The benefits provided by this Plan for these participants are the following:
  - 22            a. **Bonus for Dedicated Service.** All employees who, are in active service in the  
23                    territory of any of the contributors at the time of entering as a participant of this

1 Plan, will receive a bonus for Dedicated Service from their employer.

2 1) This bonus for Dedicated Service will be calculated according to a scale  
3 applied by the *Custodian and Verification Committee*, in order to benefit  
4 the employee for the years of active service in any of the countries of  
5 the contributors or as a missionary with the status of international  
6 service for the total years of service accumulated, including the years  
7 after the established maximum limit, according to policy (Z 10 60 6 b).  
8 This benefit is received individually, independent of the fact that a  
9 couple may be participants in the Plan on their own merits.

10 2) This bonus for Dedicated Service is based on the years of service of the  
11 employee and is granted in the country and in the local currency of the  
12 last contributing employer or his country of origin if it is a contributor,  
13 whichever of the two is higher.

14 3) This bonus for Dedicated Service is charged proportionally by the  
15 contributing organizations in whose territory the employee provided  
16 services during the last 5 (five) years before requesting the benefits  
17 provided by this Plan and is paid one time only to the employee at the  
18 time of leaving active service.

19 4) If the last employing organization or contributor where the employee  
20 who is applying for benefits of the Plan served is not located within the  
21 Inter-American Division territory, the Bonus for Dedicated Service will  
22 not be the responsibility of any of the Fund Balances of this Plan. This  
23 will be the responsibility of the last employing organization according

1 to the specifications established by this Plan.

2 5) Amount of Bonus for Dedicated Service. Employees will receive basic  
3 remuneration, plus allowances, (salary, salary adjustment, rental  
4 allowance, child allowance, car depreciation, travel allowance for  
5 office), of the country he chose at the time of becoming a participant in  
6 the Plan (excluding educational assistance, medical assistance, year-end  
7 allowances, special bonus and travel expenses). The Bonus for  
8 Dedicated Service is calculated by taking, the years of service credit and  
9 multiply it by 0.15.

10 6) Bonus for Dedicated Service for Missionaries. Employees and their  
11 spouses who qualify to be participants in the Plan, coming directly from  
12 missionary service, will receive the bonus for Dedicated Service based  
13 on the basic pension factor of his/her country of origin, plus benefits  
14 (salary, salary adjustment, rental allowance, child allowance, car  
15 depreciation, travel allowance for office), (excluding educational  
16 allowance, medical assistance, year-end allowances, special bonus and  
17 travel expenses) and in the local currency of that country, charged to the  
18 Fund Balance of the organization having a corresponding Fund Balance.

19 b. **Pension.** Benefits frozen for the rest of the life of the participant in the Plan and is  
20 not related to the salary of an active employee or the pension factor.

21 1) The pension will be calculated using the unique pension factor applied in  
22 the territory of its contributing organization, and taking into account the  
23 Table that is found in the electronic tool provided by the Plan Administrator.

1                                   2) This benefit will be in the local currency and in the country of origin if it  
2                                   is a contributor to the Plan.

3                   c. **Monthly Conditional Allowance.** A benefit based on the pension factor, set by the  
4                   Organization having a Fund Balance in effect at the time of its membership as a  
5                   participant in the Plan, and taking into account the Table that is found in the  
6                   electronic tool provided by the Plan Administrator.

7                                   1) This monthly allowance is granted only if coming from active  
8                                   service in the territory of any of the Owners of a Fund Balance, or  
9                                   from missionary service as an international service employee.

10                   d. **Rental Allowance,** Will be granted to the eligible participants using as base the  
11                   years of service and the pension factor, a family receive no more than one rent  
12                   allowance. Under certain circumstances, an organization Owner of a Fund Balance  
13                   may request one of the two rent allowance options. This decision shall require a  
14                   vote of the Executive Committee of the Organization Owner of Fund Balance and  
15                   the Custodian and Verification Committee.

16                                   1) The maximum percentage of rent allowance is 25% of the pension  
17                                   factor.

18                                   a. This allowance will be 10% for the first 15 (fifteen) years of  
19                                   service, plus 0.60 for each additional year of service up to a  
20                                   maximum of 40 (forty) years of service.

21                                   2) The maximum percentage of rent allowance is 15% of the pension  
22                                   factor.

23                                   a. This allowance shall be 9% for the first 15 (fifteen) years of

1 service, plus 0.40 for each additional year of service up to a  
2 maximum of 40 (forty) years of service.

3 3) When an organization chooses to lower the maximum percentage  
4 for rent allowance, it is assumed that this decision is definitive, and  
5 the rent allowance cannot be increased in the future.

6 4) *In case of death.* If the beneficiary/candidate continues in active  
7 service and is receiving rent allowance according to policy, he/she will  
8 not receive the rent allowance of the deceased spouse. At the time of  
9 becoming a participant, he will receive rent allowance based on his  
10 own benefits or on those of the deceased spouse, whichever is greater.  
11 Under no circumstance, will there be more than one rent allowance.

12 5) This allowance will apply only if the participant is receiving rent  
13 allowance at the time of becoming a participant of the Plan, in  
14 accordance to the category in the salary matrix established in the  
15 operating policy of the employer organization.

16 e. ***Spousal Allowance.*** If the participant in the Plan is married, he/she will receive a  
17 Spousal Allowance that will be based on the pension factor, according to the same  
18 Table referred to previously.

19 1) Effective November 1, 2017, this benefit shall not be frozen.

20 2) There will be only one spousal allowance per family whichever is  
21 greater.

22 3) If the participant is legally divorced or separated, he/she will not  
23 receive spousal allowance.

1 f. **Medical Benefits.** The Benefit Plan of the Inter-American Division does not cover  
2 medical expenses (see *Protection Plan for Employees*)

3 **8. Permanent interruption of service - Benefit**

4 a. Any candidate with 30 (thirty) years of service or more who no longer works for an  
5 Adventist organization shall apply through his organization of origin for the benefit  
6 offered by this Plan.

7 1) This benefit shall be:

8 a) A pension that shall be frozen and will not be based on the salary of  
9 an active employee nor the pension factor.

10 b) The pension will be calculated based on the pension factor approved  
11 by the organization that owns a Fund Balance.

12 (1) This benefit is the result of the application of the unique Pension  
13 Factor that is used specifically in the territory of the contributing  
14 organization, taking into account the Table that is found in the  
15 electronic tool provided by the Plan Administrator.

16 (2) This benefit shall be in national currency and in the country of  
17 origin of the participant of the Plan.

18 (3) His beneficiary cannot inherit this benefit.

19 b. Exceptions

20 1) The benefits will be as coming from active service, but frozen.

21 2) He shall not receive the bonus for dedicated service.

22 **9. Losing the status of “candidate”**

23 a. The contributing organization can dismiss an employee for misconduct or for

1 inefficiencies in his work, and if the law of the land requires it, he may be granted  
2 a final settlement. He must sign a legal document in the presence of the labor  
3 authorities of the country.

- 4 b. In such a case the candidate shall lose the right to receive the benefits provided by  
5 this Plan.  
6

### 7 **Z 20 23 Calculation of Benefits**

- 8 1. ***Salary percentage factor.*** The salary percentage factor of an employee will be the average  
9 of his salary percentages for the ten years of service during which he had the highest salary  
10 percentages. This will be rounded to the nearest whole number.
- 11 2. ***Date the benefits begin.*** The benefits of this Plan provide will begin once the *Custodian*  
12 *and Verification Committee* certifies the agreement made by the organization having a  
13 Fund Balance and requesting the benefits according to existing policies.
- 14 3. ***Case of Physicians and Dentists in the territories of Contributing Organizations.*** Each  
15 Organization who owns a Fund Balance shall be able to set a pension factor for doctors  
16 and dentists within their contributing organizations. This pension factor will be set between  
17 110 - 180% of the country's regular basic salary applied to the rest of the staff.  
18

### 19 **Z 20 24 Suspension of Benefit**

- 20 1. The administration of the Plan may temporarily suspend the payment of a participant's  
21 benefits.

- 22 a. Upon learning of his death, even if the official death certificate has not been  
23 issued by the corresponding authority. When this document is obtained, the

1 process will be definitely closed with the vote of the Custodian and  
2 Verification Committee.

3 b. At the request of the Organization Owner of a Fund Balance.

4 i. When whereabouts are unknown.

5 ii. When in doubt about the receipt of funds.

6 2. The administration of the Plan will perform survival tests by suspending payments of  
7 benefit to participants of advanced age, or without contact information.

8 3. When the reasons for the temporary suspension of benefit payments are clarified,  
9 benefits will be paid retroactively from the month in which they were suspended.

10  
11 **Z 20 25 Distribution of charges between the various existing Funds**

12 1. Treatment for the proration of the benefits provided by this Plan in the case of participants  
13 who worked in more than one organization having a Fund Balance.

14 a. The proration of the benefits will take place in a manner proportionate to the  
15 number of years the participant worked in each participating organization, taking  
16 into account the actual Fund Balance of the contributing organization in which the  
17 participant belongs.

18 b. Payment of the benefits to the participant will be according to the corresponding  
19 Pension Factor. It will be charged to each Fund Balance where the participant  
20 served, each part proportionate to his years of service and according to the  
21 corresponding Pension Factor.

22 c. Proration of benefits between Organizations Owner of Fund balance within the  
23 same country. The candidates whose Owner of Fund Balance is divided, shall

1 remain in one of the Fund Balances for future benefit purposes and their benefits  
2 will not be prorated among the previous organizations where they worked.

3  
4 1) In the case of a candidate who have served in two Organizations  
5 Owner of Fund Balance in the same country, their benefits will be  
6 prorated proportionally based in the years of service between the  
7 two organizations where he worked. It is established that the  
8 penultimate Organization will absorb all the years of service  
9 accumulated up to the date he/she was transferred to the last  
10 Organization where he/she will be receiving benefits as participant  
11 only for the years of service registered in that Organization.

12 2) In the case of candidates who have served in more than one  
13 Organization Owner of Fund Balance within the same country their  
14 benefits will be prorated among the Organizations where he/she  
15 worked before becoming a participant of the Plan. It is established  
16 that the years of service accumulated up to the first transfer, will be  
17 absorbed by the Organization where he belonged to before the said  
18 transfer.

19 d. The special cases that may arise when this proration is applied will be defined by  
20 the *Custodian and Verification Committee*.

21  
22 **Z 20 27 Employees with different basic salary than a pastor**

23 1. Each organization Owner of Fund Balance shall establish a pension factor that will be

1 used to calculate the benefits of its participants.

- 2 2. It should be mentioned that medical and dentist staff, and the faculty with academic rank  
3 at the university, may receive the benefits of this plan provides based on the Pension  
4 Factor which may be different from the regular participants, according to the decision of  
5 the Organization Owner of the Fund Balance.

6  
7 **Z 20 28 Legal requirement for the withdrawal of the benefits by third parties**

8 The benefits that this Plan provides will only be delivered to the participant in person, or in case  
9 of death, to his/her beneficiaries in person, for whom the corresponding list must be signed,  
10 previously prepared by his/her Contributing Organization. Otherwise, the participant must carry  
11 out a legal procedure before a Public Notary legally constituted, indicating the individuals that he  
12 has designated to withdraw his benefits. A new document must be presented every 3 (three)  
13 months. The Contributing Organization shall define special cases. The contributing organizations  
14 must guarantee that the benefits withdrawals are being carried out in accordance with what is  
15 stipulated in the Plan.

16  
17 **Z 20 35 Continuation of Remuneration**

- 18 1. ***Missionaries who return.*** If a candidate based in Inter-America returns from missionary  
19 service to be a participant in the Plan, his last employing Division will support him for 1  
20 (one) month from the date he left that division. He can then be admitted into the Plan with  
21 the benefits coming from active service.
- 22 2. ***Disabled missionaries.*** If an employee based in Inter-America becomes disabled during  
23 his service as a missionary and returns because of health problems, he will receive the

1 corresponding insurances. The Division in which he served will continue to provide him  
2 full remuneration for 3 (three) months and his original contributing employing organization  
3 will give full remuneration for 3 (three) additional months.

4 3. **No continuation of remuneration.** Employees whose remuneration is based in whole or  
5 in part on commissions are not eligible for continuation of remuneration for 6 (six) months.

6 4. **Inter-Union Employees.** In the case of inter-union employees, the same provisions shall  
7 apply as outlined in subsections 1 to 3 mentioned previously.

#### 8 9 **Z 20 40 Employment of Participants in the Plan**

10 1. When a participant in the Plan receives remuneration from a contributing employing  
11 organization, the following regulations will apply:

12 2. **Maximum remuneration.** The contributing employing organizations that employ the  
13 services of participants may remunerate them as permitted by the laws of the particular  
14 country.

15 a. Mileage and other travel expenses must be reimbursed.

16 3. Participants with less than 40 (forty) years of service credit who are employees of  
17 contributing employing organizations may receive one year of service credit for every two  
18 years of subsequent employment. In the cases where it is advisable to make an adjustment  
19 of service credit, the following process will be followed.

20 a. The employing organization will begin the process by certifying that the  
21 specific requirements have been fulfilled and also that the additional years  
22 were worked.

23 b. The Committee of the organization having a corresponding Fund Balance

1 will consider the request and if it is acceptable, will take a vote to pass the  
2 request to the *Custodian and Verification Committee* for the corresponding  
3 adjustment to be made.

4 4. The *Custodian and Verification Committee* will consider the request and will determine a  
5 final agreement.

6  
7 **Z 30 15 Owner of the Fund Balances who accepts an international service Employee as a**  
8 **candidate**

9 When the owner of a Fund Balance accepts an international service employee to receive service  
10 credit in the Fund, such an owner will be responsible for all the contributions in the budget,  
11 including those international service employees with codes 1, 2, 3, 4, 5 and 6.

12  
13 **Z 30 20 Displaced Persons**

14 The Division of origin will be responsible of the benefits of displaced international service  
15 employees who are eligible. The Inter-American Division will consult with the General  
16 Conference regarding cases of displaced international service employees who are not from the  
17 Inter-American Division territory, and for whom this Division has no responsibility.

18  
19 **Z 40 Amendments**

20 The Owner a Fund Balance Committee reserves the right to amend the policy of this Plan without  
21 being obligated to notifying the eligible employees, candidates, participants or beneficiaries of the  
22 Plan.

23 All the amendments voted by the Owner of Fund Balances Committee, unless otherwise stated,

- 1 will be effective at the moment they are voted, and they will cancel any other previously existing
- 2 policies.