Annual Checklist for Retirement Contributions

For Church Administrators & HR Teams

☐ Run Participant Deposit Detail Report (October)

- Access the Empower Plan Service Center and run the Participant Deposit Detail Report
  (Plan Summary > Reports > Standard Reports > Participant Deposit Detail)
- Verify year-to-date contributions match your church's obligation and Plan Adoption Agreement

☐ Submit Compensation Changes

- Update employees' annual compensation which **includes taxable income, housing allowance, and SECA offset**, directly in the Empower Plan Service Center
- Ensure retirement contribution amounts remain up to date with the new annual compensation figures and the Plan Adoption Agreement

☐ Review Plan Adoption Agreement

- Confirm that your signed Plan Adoption Agreement on file reflects how the church's benefits are structured
- Update and resubmit if there have been changes to your contribution structure

☐ Use Payroll Reports to Enter Contributions

- Leverage your **payroll provider's reports** for contribution accuracy
- Simplify monthly entry and reduce potential for error

☐ Schedule Employee Annual Reviews (Suggestion)

- Encourage personnel to meet with employees to discuss their performance and next year's compensation
- This is a great opportunity for employees to advocate for a cost-of-living increase and continue to professionalize church employment

Questions?

Contact us at the helpdesk@churchbenefits.org