

Update from the UU Organizations Retirement Plan: Transitions

Dear Friends at the UUMA,

If you are transitioning to employment at a different congregation or organization this summer/fall, please read this important information about your UU Retirement Plan account.

Please keep your contact information up to date:

- Log in to Empower: uuaempower.com
- Review and [update your contact information](#)
- Use a personal email as primary email address in Empower (not a work email address, which is the property of your employer and will not travel with you in a job transition)

Are you transitioning to an employer that participates in the UU Retirement Plan?

- If yes:
 - You are immediately eligible at hire to begin making pretax salary deferrals from your wages (employee contributions), if you are age 18+ and a W-2 employee
 - If you have already qualified for employer contributions (through the Year of Eligibility Service or by completing preliminary fellowship), you are immediately qualified in your new position
 - “Once qualified, always qualified”
 - Employer contributions are based on the Employer Participation Agreement (EPA) and are required and not negotiable
- If no:
 - You cannot contribute to your account at this time; contributions can resume if you transition to a participating employer in the future
 - You can leave your money in the UU Plan, change your investments if desired, continue to use the tools and services offered by Empower
 - You can roll money out of your UU Plan account and into another employer’s account or an IRA
 - *If you are clergy, you must keep your money in a church plan account to be able to use the housing allowance benefit in retirement*

Enroll with your new participating employer

If you have transitioned to a position with an employer that participates in the UU Plan, your employer will need to submit your initial enrollment information. Once you have received notification that your new employer has completed your employee data with Empower, please [login](#) to your account to:

- [Verify/update your contact information](#)
- [Make your salary deferral election for this new employer](#)
- [Make your investment elections](#)
- [Review/designate your beneficiaries](#)
- [Review/change your communication preference.](#)

In the past, there was a paper form to give to your congregation to request your employee contribution. Now you must enter this online, even if the amount is \$0. Your employer will receive a notification when you enter the salary deferral amount.

Your employer should also provide you with the following:

- [New Hire Retirement Plan Welcome](#)
- [Summary Plan Description \(SPD\)](#)
- [Annual Plan Notice](#)
- A copy of your location's Employer Participation Agreement (EPA).

Multiple accounts

If you are going to be working for more than one participating employer (e.g. part time for two congregations), whether ongoing or with a brief overlap, you will have a separate account in Empower for each employer. When you log into Empower, you will be able to switch back and forth between both accounts ([Navigating between multiple UU Plan Empower accounts](#)). You will need to go through the above steps in both accounts.

Please contact us with any questions.

Best wishes in your transition!

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