

When a participant of the defined benefit Retirement Plan receives remuneration from a denominational organization, the following regulations shall apply:

1. **Maximum Remuneration** – Organizations engaging the services of regular participants may remunerate them at rates that may be mutually agreed to under the following conditions:
  - A. Mileage and other travel expenses may be reimbursed.
  - B. There shall be no addition to the beneficiary's service record unless the service is considered full time and the beneficiary is no longer receiving retirement benefits.
  
2. **Remuneration Ceiling** - The remuneration of a denominationally employed participant who is also the recipient of a government retirement program (such as Social Security) which imposes a ceiling on earnings, shall not exceed the annual permissible earnings without penalty. There is no limitation on earnings starting with the month the employee reaches full retirement age. Mileage and other travel expense may, however, be reimbursed.
  
3. **Denominational Employment** – Retired participants in the Seventh-day Adventist Retirement Plan of the North American Division may be employed on a part time basis without the loss of retirement benefits in accordance with Z 20 05-5 (Appendix I). Employment by a participating employer on a full time basis renders the participant ineligible to receive benefits from the Retirement Plan, except for those participants more than 70 ½ years of age receiving benefits in accordance with NAD Z 20 05 4 (b). Benefits may be reinstated when the employee ceases full time employment again.