

This Business Requirements Document (BRD) outlines the high-level business needs, goals, and objectives that a solution or project must fulfill. It defines the “what” and “why” behind the initiative from a business perspective, ensuring alignment with stakeholder expectations and organizational strategy.

The BRD serves as a foundation for solution planning, enabling the analysis and validation of requirements before technical design begins. It focuses on outcomes, value, and constraints without specifying implementation details.

User Roles

Role	Improved Description
Admin	System administrator responsible for managing user accounts, assigning roles, auditing activity logs, and maintaining system configurations. Has full access to all administrative functions.
Division Level Reviewer (Retirement Specialist)	Final reviewer in the workflow. Confirms or adjusts benefit computations, approves or denies applications, and may flag issues for resolution by lower levels. Cannot proceed unless Union-level review is complete.
Union Level Reviewer	Reviews applications after the Mission Level. Can adjust preliminary benefit amounts and is responsible for resolving flagged issues from the Division level by coordinating with Mission and Org levels.
Mission Level Reviewer	Second-level reviewer after Org Rep. Reviews applications for completeness and policy alignment. Flags issues, adds internal notes, and forwards eligible applications to Union Level.
Employing Org Reviewer (Org Rep)	First-level reviewer and the one closest to the applicant. Prepares the employer's retirement statement, confirms service information, reviews benefit pre-calculations, and submits applications to Mission level.

Applicant	Denominational worker applying for retirement. Can submit and track their application, review feedback, and view the final benefit summary after approval. Cannot edit data once submitted.
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Business Requirements

ID	Requirement
BR-01	Applicants must be able to send in retirement applications using an online form.
BR-02	Only authorized employees should be able to access the system using their existing organization login credentials.
BR-03	Representatives from the employing organization must be able to see retirement applications, leave comments, and decide if the application should move forward.
BR-04	Reviewers must be able to view an applicant's verified service record during the retirement application review process.
BR-06	All reviewers involved in the retirement application process must be able to flag issues they find in an applicant's work history, but no reviewer may change or edit the original data.
BR-07	Employing Org. must be provided with a pre-calculated retirement benefit amount based on the applicant's verified service record, to support accurate and policy-aligned review decisions.
BR-08	All reviewers must be able to review and adjust retirement benefit amounts.
BR-09	All important actions related to retirement applications must be recorded with user, timestamp, and action / decision details – such as reason for the decision (such as reason for rejection), so that the organization can audit, trace, and review activities when needed.
BR-10	Applicants must be notified when there are updates or decisions made on their application or retirement benefits, so they can stay informed throughout the process.
BR-11	Retirement applications must include verified service records

BR-12	All reviewers must be able to see the status and number of retirement applications assigned to them, so they can manage their workload and help move applications forward on time.
BR-13	Retirement applications must follow a step-by-step review process: from the Organization Representative, to the Mission Level Approver, to the Union Level Representative, and finally to the Retirement Specialist.
BR-14	Once their application is approved, applicants must be able to see a summary of their retirement benefits, including any changes made during the review. This information should be view-only and cannot be edited.
BR-17	The retirement benefit must be proportionally shared across the institutions where the applicant has worked, based on time served at each institution. This breakdown must be visible to all reviewers in the benefit summary.
BR-18	Administrators must be able to directly manage user access. This includes creating accounts, assigning roles, deactivating users, and assisting with password resets.
BR-19	Users must be able to access the retirement system remotely through a standard web browser without needing to install any software.
BR-20	Applicants are allowed to update their application upon request or as required during the review process – such as to address incomplete requirements - with the approval of a reviewer
BR-21	All reviewers must be able to add internal notes during the review process. These notes must not be visible to the applicant but must remain linked to the application for decision traceability.
BR-23	Applicants should have a list of guidelines when applying for retirement
BR-24	The Division should be able to archive applications

Business Rules

ID	Rule	Link
BRL-01	<ul style="list-style-type: none"> • Applicant should meet the 15 minimum years of service and already meet the retirement age of 65 • Early retirement Applicant should be 60 years old and has 30 years minimum service credit • Applicant for disability retirement do not necessarily meet the age requirement but must have the minimum 15 years' service credit • Surviving spouse applicants must meet retirement admission qualification 	BR01, BR03
BRL-02	Access to audit log should only be on the Division level	BR09
BRL-03	Only IT Admin can manage user access	BR18
BRL-04	The solution must keep retirement applications, work history, and benefit records for as long as needed by internal rules or legal requirements. This is important for audits, reviews, or future reference.	BR-09, BR-14, BR-24
BRL-05	Each retirement application must have a unique application ID and can only be submitted once per applicant.	BR-01, BR-20
BRL-06	Reviewers must authenticate using the organization's Single Sign-On (SSO).	BR-02
BRL-07	Reviewers may only view and act upon retirement applications assigned to their organization or level. Cross-organizational access to applications is prohibited.	BR-03, BR-13
BRL-08	<p>Service records are read-only for all user roles.</p> <p>Reviewers may flag issues but cannot edit the original data under any circumstance."</p>	BR-04, BR-06
BRL-09	Service record issues flagged by higher-level reviewers (Union or Division) must be resolved by the	BR-06, BR-08, BR-13

	appropriate lower-level reviewers in the hierarchy before benefit computation can proceed.	
BRL-10	Benefit computations must always use the most recently retrieved and verified service record. Computations based on outdated, unverified, or incomplete data are not permitted.	BR-04, BR-07, BR-08, BR-17
BRL-11	Any adjustment to a retirement benefit amount must be logged with the reviewer's user ID, timestamp, and a required justification comment. This information must be retained with the application record for audit and review purposes.	BR-08, BR-09
BRL-12	Each notification sent to applicants must be logged with recipient, timestamp, and content summary. Notifications must not be sent in duplicate and must only reflect finalized decisions or confirmed status changes to avoid confusion.	BR-10, BR-09
BRL-13	Applicants may only view their own retirement application and benefit summary after the application is approved. They are not permitted to edit any data once submitted or approved.	BR-14, BR-02
BRL-14	Retirement application records must be retained for the lifetime of the applicant. After the applicant's death, the records must be archived for future reference. There is currently no defined rule for permanent deletion, and records must not be removed unless a formal retention policy is introduced.	BR-24, BR-14, BR-09
BRL-15	Only System Administrators may create, edit, deactivate user accounts or modify user roles. All user management actions — including account creation, role changes, and password resets — must be logged with: Admin User ID, Target User ID, Action Type, Timestamp, and relevant metadata.	BR-18, BR-09

	Self-registration by users is not permitted. All account management actions must be initiated and logged by an Admin.	
BRL-16	Retirement benefit responsibility must be distributed across SDA institutions in proportion to the verified service time spent at each entity. Only verified service record entries tagged with institution codes may be used. The distribution must use decimal precision and must total exactly 100.00%. Manual overrides are not allowed unless initiated through an approved escalation workflow.	BR-17, BR-04, BR-06
BRL-18	When an application is resubmitted, the system must retain a full version history. All previous submissions, reviewer comments, and rejection reasons must remain accessible for audit and review purposes. No historical data may be overwritten or deleted.	BR-20, BR-09
BRL-19	Internal notes added by reviewers must be time-stamped and stored permanently. Once saved, internal notes cannot be edited or deleted. They must remain linked to the application for full traceability.	BR-21, BR-09
BRL-20	Retirement benefit processing must only proceed when each service record includes a valid institution type. If this information is incomplete or inconsistent, the application must be held for review, and the issue recorded to support follow-up and decision-making.	BR-07, BR-17, BR-11
BRL-21	Applicants may resubmit a rejected retirement application without a fixed limit. After the second resubmission, the system must notify the applicant to carefully review prior feedback before proceeding. Optionally, after a third submission, a designated administrator may be alerted to offer support or assess the application manually.	BR-20, BR-10, BR-09
BRL-22	Once a retirement application is marked as "Approved," the associated data must be locked from further edits. Any changes must go through a formal	BR-14, BR-09

	revision or appeal workflow that is logged and auditable.	
BRL-23	<p>Retirement applications must be reviewed strictly in the following sequence: Employing Organization Representative → Mission Level Reviewer → Union Level Reviewer → Division Level Retirement Specialist.</p> <p>Review steps must not be skipped or bypassed. Each reviewer must complete their assigned action before the application becomes accessible to the next role in the workflow.</p>	BR-13, BR-09
BRL-24	Applicants may not submit a new retirement application if they already have an application in progress or an approved retirement benefit. Only one active or approved retirement application may exist per applicant at any given time.	BR-01, BR-20
BRL-25	Any negative decision made during the application process — such as rejections, denials, or flagged issues — must include a clearly written reason.	BR-09, BR-10, BR-20, BR-21

Key Business Entities

Entity Name	Description
Retirement Application	A formal submission by an applicant to request retirement benefits. Includes supporting documents, employment history, and progresses through a structured multi-level review process.
Service Record	A verified employment history of an applicant, detailing periods of service, associated institutions, and total service time. Used to compute retirement benefits.
Benefit Computation	The calculated retirement benefit amount based on the applicant's verified service record and applicable rules. May be reviewed and adjusted at different approval levels.

Applicant	An employee initiating the retirement request. Responsible for submitting their application and reviewing status updates or benefit summaries.
Reviewer	Any authorized user involved in the review process, including Org Rep, Mission Level Reviewer, Union Level Representative, or Retirement Specialist. Each has specific responsibilities based on their role in the workflow.
Internal Note	Confidential reviewer-only comments linked to a retirement application, used for traceability and decision rationale. Not visible to the applicant.
Audit Log Entry	A record of user or system actions including submissions, approvals, adjustments, or role changes. Used for auditing and traceability.
User Account	A registered user identity in the system, including role, access rights, and activity history. Managed only by system administrators.
Notification	A message sent by the system to inform applicants or reviewers about application updates, rejections, approvals, or resubmission reminders.
Institution	A recognized SDA entity (e.g., school, hospital, church) where the applicant has served. Used to proportionally distribute benefit responsibility based on service duration.
Application Version History	A preserved record of all previously submitted versions of a retirement application, including reviewer comments and rejection reasons. Enables traceability during resubmissions.
Escalation Workflow	A predefined process that activates when a record is flagged or thresholds are met (e.g., high-value benefit cases), requiring additional review or administrative intervention.

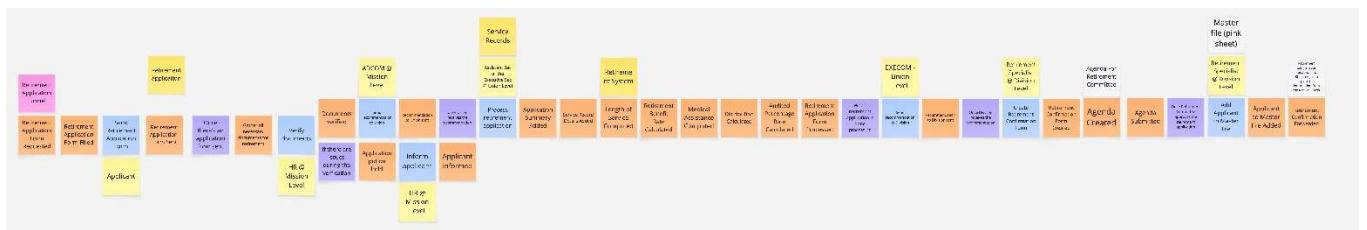
Definition of Terms

Term / Acronym	Definition / Description
Applicant	A retiring employee who submits a retirement application through the system.
Retirement Application	A structured submission that initiates the retirement process and moves through a multi-level review and approval workflow.

Service Record	A verified history of the applicant's employment, including dates, institutions, and job roles, used to compute retirement benefits.
Benefit Computation	The calculated retirement benefit amount based on service record data and applicable business rules.
Reviewer	A user responsible for reviewing retirement applications. Includes Org Representative, Mission Approver, Union Representative, and Retirement Specialist.
Employing Org Reviewer	The first-level reviewer from the applicant's employing organization who prepares and submits the application.
Mission Level Reviewer	The second-level reviewer who evaluates and forwards the application to the Union Representative.
Union Level Reviewer	A third-level reviewer who adjusts preliminary benefit computations and forwards the application to the Retirement Specialist.
Division Level Reviewer	The final reviewer who confirms the benefit computation and finalizes the decision.
Internal Note	A comment added by a reviewer for internal use only. Not visible to the applicant.
SSO (Single Sign-On)	A login method that allows users to access the retirement system using their existing organizational credentials.
Audit Log	A record of all significant user and system actions, including who did what and when. Used for traceability and compliance.
Escalation Workflow	A predefined process triggered when an issue (such as a high-value case or flagged data) requires additional review or administrative action.
Application Version History	A stored timeline of all versions of a submitted application, including previous comments and reasons for rejection.
High-Value Application	A retirement application with a benefit amount exceeding a defined threshold that requires additional review.
Institution	An SDA entity (such as a school, hospital, or church) where the applicant has worked. Used to proportionally allocate benefit responsibility.
Resubmission	The act of updating and submitting a previously rejected or incomplete application. Each version is retained for traceability.

Version Control

Version	Author	Summary of Changes
20250708	Joven Francis C. Agno	Initial draft
20250730	Joven Francis C. Agno	<ul style="list-style-type: none">• Updated BR-09: Enhanced audit and traceability requirements• Updated BR-11: Clarified service record retrieval failure handling• Updated BR-20: Added guidance on application updates and resubmissions• Added BRL-25: Requires all negative application decisions to include a written justification



<p>APPLICATION SUBMITTED</p> <p>✓ BENEFIT RATES APPROVED</p> <p>✓ RETIREMENT APPLICATION APPROVED BY RETIREMENT UNION.</p> <p>RECOMMENDED BY EMPLOYING ORG</p> <p>RECOMMENDED BY MISSION/UNION</p> <p>GUIDED APPLICATION</p> <ul style="list-style-type: none"> 1) STANDARD 2) SPOUSE 3) DISABILITY 4) EARLY RETIREMENT 5) LITERATURE DANGELIST 	<p>CHAT ACTIONS</p> <p>ADD COMMITTEE DECISION</p> <ul style="list-style-type: none"> - COMMITTEE NAME - ORGANIZATION - COMMITTEE NUMBER - FILE - BENEFIT RATES <p>ADD DOCUMENT</p> <ul style="list-style-type: none"> - DOCUMENT DESCRIPTION - FILE <p>RAISE ISSUE</p> <ul style="list-style-type: none"> - DESCRIPTION <p style="margin-left: 20px;">} MUST BE RESOLVED FORwards APPLICATION APPROVAL</p> <p>ADD TASK / REQUEST INFORMATION</p> <ul style="list-style-type: none"> - DESCRIPTION - ASSIGNED - DUE DATE <p>APPROVE RETIREMENT APPLICATION</p> <ul style="list-style-type: none"> - ACTION NUMBER - FILE <p>PROPOSE BENEFIT RATES:</p> <ul style="list-style-type: none"> - FILE / EXCEL COMPUTATION - 	<p>FEATURES:</p> <ul style="list-style-type: none"> - CHAT-LIKE / HELP-DESK - EMAIL REPLY - CHAT/CARD ACTIONS - ADD REVIEWERS <p>CHECKLIST:</p> <ul style="list-style-type: none"> - PERSONALIZED BASED ON TYPE - CAN ADD ADDITIONAL AS NEEDED <div style="border: 1px solid black; padding: 10px; width: fit-content; margin-top: 10px;"> <p>PROPOSED BENEFIT RATES</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">O FAMILY</td> <td style="padding: 5px;">O BASIC</td> </tr> <tr> <td style="padding: 5px;">RAB AMOUNT</td> <td style="padding: 5px;">%</td> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;"><input type="button" value="UPLOAD FILE"/></td> </tr> </table> </div>	O FAMILY	O BASIC	RAB AMOUNT	%	<input type="button" value="UPLOAD FILE"/>	
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