PENSION FUND OF THE CHRISTIAN CHURCH

BRIDGE

FALL 2026

A Path for Every Season

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The Bridge magazine is published semiannually in the spring and fall.

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PRESIDENT'S MESSAGE

A Path Forward, Together

by Rev. Dr. Todd Adams President and CEO tadams@pensionfund.org

This past January, Julie Richardson, Fonda Latham, and I were invited to speak about Cornerstones and Pension Fund's clergy wellness work. My role was to explain to an international audience why this work matters so deeply to me as President. After hearing my story, Valerie Ling, a clergy wellness researcher and psychotherapist from Australia, invited me to share on her *Clergy Wellbeing Down Under* podcast. Upon hearing it, colleagues and friends have shared how much they appreciated my vulnerability.

THE DETAILS OF THE STORY matter less than the message behind it: My passion for clergy wellness is rooted in a deep desire to ensure clergy never feel alone. Ministry is often an isolating calling. Pastors find it difficult to form friendships because a thin veil remains between them and the communities they serve. We spend time in silence, prayer, and reflection, and even when surrounded by people, we are seen primarily as "the pastor," "my minister," or "the pastor of XYZ church." Rarely are we simply ourselves, apart from title, role, or position.

Over time, those lines can blur. Our identity can become defined almost entirely by being a pastor rather than by being a whole person. That loss of self deepens isolation. We read passages such as Matthew 16:24: *"Then Jesus told his disciples, 'If any want to become my followers, let them deny themselves and take up their cross and follow me.'"* We may then justify having no identity apart from our professional role, believing that this blurred sense of self is what it means to "take up our cross" and follow faithfully. For many called to ministry, that pattern may even feel comfortable — until it no longer sustains us.

An overdependence on self-denial for the sake of the gospel can become an unhealthy cycle. It is compounded by a pastoral identity that assumes we must have all the answers, be present in every moment, and carry the "cross" and burdens of the community until we can no longer bear the weight. That is when we break and burn out. Ironically, this is often the point when many pastors either begin a Doctor of Ministry program or leave ministry altogether.

The musical *Dear Evan Hansen* gives voice to that kind of loneliness:

Have you ever felt like nobody was there? Have you ever felt forgotten in the middle of nowhere? Have you ever felt like you could disappear? Like you could fall, and no one would hear?

Even when the dark comes crashin' through;
When you need a friend to carry you

And when you're broken on the ground;
You will be found

So let the sun come streamin' in;
'Cause you'll reach up and you'll rise again

Lift your head and look around;
You will be found!

Pension Fund's clergy wellness work is grounded in this promise: No pastor should feel alone. Through multiple programs, we seek to help clergy "rise again" through difficult seasons and remind them that they will be found.

Our largest wellness programs, The Gathering and Cornerstones, address the financial, physical, spiritual, and mental/emotional wellness of clergy. From September 7–9, 2027, we invite clergy — the first 550 to register — to San Diego for The Gathering: A Retreat for Clergy. In fall 2027, we will open enrollment for Cornerstones 2.0, building on what we learned from the initial pilot.

Clergy also have access to Your Money Line and Learn to Live, online resources for financial wellness and mental health support, respectively. At the same time, we recognize that Pension Fund does not have the only answer to clergy wellness, nor can we create programs that meet every cultural, linguistic, or ministry-setting need.

That is why we have partnered, and will continue to partner, with Obra Hispana, the Black Ministers Retreat, North American Pacific/Asian Disciples, the Christian Church in Puerto Rico, AllianceQ, and the Large Steeple Senior Ministers conference. Each contributes to the broader work of clergy health and well-being while empowering communities with financial gifts supporting their wellness programs.

We are also applying for a grant to support a new sabbatical leave program for pastors serving congregations with average worship attendance under 125 and annual budgets below $200,000. We will learn the outcome in December 2026 and hope to launch the program in 2027. More to come as this continues to unfold.

We know that strong, well-funded retirement programs are another way we walk alongside clergy so they are not alone. We accompany them on the retirement journey as they save for an unknown future, trusting that wise investments in both retirement and personal well-being can help create a strong, smart, and secure retirement.

I hope you will listen to the podcast, but more importantly, I hope that as you serve faithfully, you know we are here to partner with you in both your wellness and your retirement journey.

You too will be found!

On the journey with you,
Todd

PODCAST:
Down Under – Pastors Need Intentional Support
effectiveserving.com.au/ministry-wellbeing-podcast

SCAN HERE TO LISTEN

Un camino hacia adelante, juntos

por el Rev. Dr. Todd Adams Presidente y Director Ejecutivo tadams@pensionfund.org

En enero pasado, Julie Richardson, Fonda Latham y yo fuimos invitados a hablar sobre Cornerstones y el trabajo de bienestar pastoral de Pension Fund. Mi función fue explicar a una audiencia internacional por qué este trabajo es tan importante para mí como presidente. Después de escuchar mi historia, Valerie Ling, investigadora sobre bienestar pastoral y psicoterapeuta de Australia, me invitó a participar en su podcast *Clergy Wellbeing Down Under.* Tras escucharlo, colegas y amistades me compartieron cuánto apreciaron mi vulnerabilidad.

LOS DETALLES DE LA HISTORIA son menos importantes que el mensaje que hay detrás de ella: mi pasión por el bienestar pastoral nace de un profundo deseo de asegurar que ningún pastor o pastora se sienta solo. El ministerio suele ser una vocación aislante. A los pastores les resulta difícil formar amistades porque siempre existe una barrera Delgada entre ellos y las comunidades a las que sirven. Pasamos tiempo en silencio, oración, y reflexión, y aun cuando estamos rodeados de personas, nos ven principalmente como "el pastor", "mi ministro" o "el pastor de tal iglesia." Rara vez somos simplemente nosotros mismos, separados de nuestro título, función, o cargo.

Con el tiempo, esas líneas pueden volverse borrosas. Nuestra identidad puede llegar a definirse casi por completo por nuestro papel pastoral, en lugar de por quienes somos como personas integrales. Esa pérdida de identidad profundiza el aislamiento. Leemos pasajes como Mateo 16:24: "Entonces Jesús dijo a sus discípulos: 'Si alguno quiere venir en pos de mí, niéguese a sí mismo, tome su cruz y sígame'." Podemos llegar a justificar no tener una identidad fuera de nuestra función ministerial, creyendo que esa pérdida de individualidad es precisamente lo que significa "tomar nuestra cruz" y seguir fielmente a Cristo. Para muchas personas llamadas al ministerio, este patrón incluso puede resultar cómodo, hasta que deja de sostenernos.

Una dependencia excesiva de la negación personal por causa del evangelio puede convertirse en un ciclo poco saludable. Se agrava aún más cuando asumimos que debemos tener todas las respuestas, estar presentes en todo momento y cargar con la "cruz" y los problemas de toda una comunidad hasta que ya no podemos soportar el peso. Entonces es cuando nos desgastamos y experimentamos agotamiento. Irónicamente, este suele ser el momento en que muchos pastores comienzan un programa de Doctorado en Ministerio o deciden dejar el ministerio por completo.

El musical Dear Evan Hansen expresa muy bien ese tipo de soledad:

¿Alguna vez has sentido que nadie estaba allí? ¿Alguna vez has sentido que te olvidaron en medio de la nada? ¿Alguna vez has sentido que podrías desaparecer? ¿Como si pudieras caer y nadie te escucharía?

Aun cuando la oscuridad irrumpa con fuerza;
cuando necesites un amigo que te sostenga

Y cuando estés destrozado en el suelo;
serás encontrado

Así que deja que el sol entre a raudales;
porque alzarás la mano y volverás a levantarte

Levanta la cabeza y mira a tu alrededor;
¡serás encontrado!

El trabajo de Pension Fund enfocado en el bienestar pastoral se basa en una promesa: ningún pastor o pastora debería sentirse solo o sola. A través de múltiples programas, buscamos ayudar a los pastores a levantarse nuevamente durante las temporadas difíciles y recordarles que serán encontrados.

Nuestros programas de bienestar más importantes, Cornerstones y The Gathering, abordan el bienestar financiero, físico, espiritual y mental/emocional de los pastores. Del 7 al 9 de septiembre de 2027, invitamos al los pastores — las primeras 550 personas que se registren— a acompañarnos en San Diego para The Gathering: A Retreat for Clergy. Además, en el otoño de 2027 abriremos la inscripción para el programa Cornerstones 2.0, desarrollando lo aprendido durante el programa piloto.

Los pastores también tienen acceso a Your Money Line (YML) y Learn to Live, recursos en línea enfocados en el bienestar financiero y el apoyo a la salud mental, respectivamente. Al mismo tiempo, reconocemos que Pension Fund no tiene la única solución al bienestar pastoral y que no podemos crear programas que satisfagan todas las necesidades culturales, lingüísticas o contextuales del ministerio.

Por eso nos hemos asociado, y continuaremos asociándonos, con La Obra Hispana, el Black Ministers Retreat, North American Pacific/Asian Disciples, La Iglesia Cristiana en Puerto Rico, AllianceQ y la conferencia de Large Steeple Senior Ministers. Cada uno de estos colaboradores contribuye al trabajo más amplio de promover la salud y el bienestar pastoral, mientras fortalecen a sus comunidades a través de apoyo financiero para los programas de bienestar.

También estamos solicitando una beca para apoyar a un programa nuevo de sabática dirigido a pastores que sirven congregaciones con una asistencia promedio menor a 125 personas y con presupuestos anuales menor de $200,000. Conoceremos el resultado en diciembre de 2026 y esperamos lanzar el programa en 2027. Compartiremos más información a medida que este proyecto continúe desarrollándose.

Sabemos que contar con programas sólidos y bien financiados de jubilación es otra manera de acompañar a los pastores para que no tengan que recorrer su camino en soledad. Caminamos junto a ellos durante su trayectoria hacia la jubilación mientras ahorran para un futuro desconocido, confiando en que las decisiones sabias relacionadas con la jubilación y el bienestar personal pueden ayudar a construir un retiro sólido, sabio y seguro.

Espero que escuchen el podcast, pero más importante aún, espero que mientras sirven fielmente sepan que estamos aquí para acompañarlos tanto en su bienestar como en su camino hacia la jubilación.

¡Usted también será encontrado!

En este camino junto a ustedes
Todd

PODCAST:
Down Under – Los Pastores Necesitan Apoyo Intencional
effectiveserving.com.au/
ministry-wellbeing-podcast

ESCANEA AQUÍ PARA ESCUCHAR

DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

Different Realities, Different Financial Paths, Same Goals

by Rev. Gabriel Lopez Director of DEBA glopez@pensionfund.org

Ministry does not follow a single model. Some members begin seminary right after college, while others answer their call later in life after raising a family or pursuing careers in other fields. Some serve part time, lead multiple congregations, balance ministry with another profession, or minister in multilingual and nontraditional settings.

AT PENSION FUND, we see this diversity every day. Our work is not to assume one model of ministry, retirement, or financial readiness. It is to provide support that reflects the real lives of those we serve.

This issue's theme, ***A Path for Every Season***, reminds us that members need support that is practical, accessible, and responsive to their circumstances. Regardless of language, age, background, gender, sexual orientation, career stage, family dynamic, or the shape their calling has taken, every member should be able to access resources that help them prepare for the future.

Retirement Is Not The Same For Everyone

Retirement planning has never been one-size-fits-all, and that is especially true in ministry. A bivocational pastor (like me) balancing a second job has different savings realities than someone who has served full time in one congregation for 30 years. A clergy member who took a mid-career break to care for family faces different challenges than someone who started contributing in their 20s. Cultural expectations around family support, homeownership, and even retirement itself also vary widely across communities.

We hear the diverse chorus of stories our members share with us, and we are listening. That is why our products, programs, and resources are built with flexibility in mind. They are designed to meet you where your finances actually are, not where a standard model assumes they should be.

Every ministry journey is unique, but we all share the same hope for the future: a just and dignified retirement after faithfully serving others. As our staff becomes more diverse and our Ministerial Relief and Assistance (MRA) programs continue to grow, that hope is becoming a reality for more clergy and congregations. Now, more access is available to clergy and churches that had fewer options in the past because of language or affordability.

Expanding Multilingual Access

One of the clearest ways we can increase access to our products and programs is through shared language. Over the past few years, we have expanded multilingual access to key Pension Fund resources, including product brochures and forms, as well as MRA assets, which are now available in Spanish and Korean, with additional languages included in our strategic plans. We also have bilingual (Spanish-speaking) Member Relations team members who help bridge language and cultural gaps, making it easier for every member to access support and feel welcomed when they reach out.

Our goal is simple: to remove language barriers so you can confidently understand and make the most of your retirement benefits.

Belonging As A Practice, Not A Slogan

Belonging is one of our core values, but it is not something we achieve once and move on from. It is something we commit to every day through the products we offer, the resources we create, and the languages in which we provide them.

Whether you are a young clergy person just beginning your ministry or a retired Regional Minister reflecting on decades of service, we want you to find resources and support that speak directly to your specific financial needs and life experiences. We know life can take many unexpected turns, and our goal is to be there to support you at every turn.

Whether you are full time, part time, bivocational, just starting out, mid-career, approaching retirement, or already retired, you belong in this community.

Different experiences. Shared dignity. That is the kind of future Pension Fund is working to support.

DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

Diferentes realidades, diferentes caminos financieros, las mismas metas

por el Rev. Gabriel Lopez Director de DEBA glopez@pensionfund.org

El ministerio no sigue un modelo único. Algunas personas ingresan al seminario inmediatamente después de la universidad, mientras que otras responden a su llamado más adelante en la vida, después de formar una familia o desarrollar una carrera en otro ámbito. Algunas sirven a tiempo parcial, lideran múltiples congregaciones, balancean el ministerio con otra profesión o ministran en contextos multilingües y no tradicionales.

EN PENSION FUND vemos esta diversidad todos los días. Nuestro trabajo no consiste en asumir un modelo único en el ministerio, en la jubilación o en el preparación financiera. Nuestra responsabilidad es ofrecer apoyo que refleje las vidas reales de quienes servimos.

El tema de esta edición, *Un camino para cada temporada*, nos recuerda que los miembros necesitan apoyo práctico, accesible y receptivos a sus circunstancias. Independientemente de su idioma, edad, origen, género, orientación sexual, etapa profesional, dinámica familiar o la forma que haya tomado su llamado, cada miembro debe tener acceso a recursos que le ayuden a prepararse para el futuro.

La jubilación no es igual para todos

La planificación para la jubilación nunca ha sido igual para todas las personas, y eso es especialmente cierto en el ministerio. Un pastor bivocacional (como yo), que balancea el ministerio y un segundo trabajo, enfrenta realidades de ahorro diferentes a las de alguien que ha servido a tiempo completo en una sola congregación durante treinta años. Un miembro del clero que hizo una pausa profesional para cuidar a su familia enfrenta desafíos distintos comparado a alguien que comenzó a contribuir cuando tenía poco más de veinte años. Además, las expectativas culturales sobre el apoyo familiar, la propiedad de vivienda e incluso la jubilación como tal varían significativamente entre las distintas comunidades.

Escuchamos el tejido de historias que nuestros miembros comparten con nosotros, y estamos prestando atención. Por eso nuestros productos, programas y recursos han sido diseñados con flexibilidad en mente. Están diseñados para acompañarle donde realmente se encuentra su situación financiera, no donde un modelo estándar asume que debería estar.

Cada trayectoria en el ministerio es única, pero todos compartimos la misma esperanza para el futuro: una jubilación justa y digna después de haber servido fielmente a otras personas. A medida que nuestro personal se vuelve más diverso y nuestros programas de Asistencia y Ayuda Ministerial (MRA) continúan creciendo, esa esperanza se está convirtiendo en realidad para más miembros del cuerpo ministerial y congregaciones. Ahora existe un mayor acceso para iglesias y líderes religiosos que anteriormente contaban con menos opciones debido a barreras del idioma o a limitaciones económicas.

Ampliando el acceso multilingüe

Una de las maneras más claras de aumentar el acceso a nuestros productos y programas es mediante un idioma compartido. Durante los últimos años, hemos ampliado el acceso multilingüe a recursos clave de Pension Fund, incluyendo folletos y formularios de productos, así como materiales de MRA que ahora están disponibles en español y coreano. Además, hemos incorporado idiomas adicionales en nuestra planificación estratégica. También contamos con integrantes bilingües (de habla hispana) en nuestro Equipo del Centro de Servicio al Cliente, quienes ayudan a reducir las barreras lingüísticas y culturales para que cada miembro pueda acceder al apoyo que necesita y se sienta bienvenido cuando se comunica con nosotros.

Nuestra meta es simple: eliminar las barreras idiomáticas para que usted pueda comprender con confianza y aprovechar al máximo sus beneficios de jubilación.

La pertenencia como práctica, no como eslogan

La pertenencia es uno de nuestros valores fundamentales, pero no es algo que logramos una vez y nos olvidamos de ella. Es un compromiso que practicamos todos los días a través de los productos que ofrecemos, los recursos que desarrollamos y los idiomas en el que los proveemos.

Ya sea que usted sea una persona joven comenzando su ministerio o un Ministro Regional jubilado reflexionando sobre décadas de servicio, queremos que encuentre recursos y apoyo que respondan directamente a sus necesidades financieras específicas y a sus experiencias de vida. Sabemos que la vida puede tomar muchos giros inesperados, y nuestro objetivo es acompañarle en cada uno de ellos.

Ya sea que sirva a tiempo completo, a tiempo parcial, de forma bivocacional, que apenas esté comenzando, que se encuentre a mitad de su carrera, acercándose a la jubilación o que ya esté jubilado, usted pertenece a esta comunidad.

Experiencias diferentes. Dignidad compartida. Ese es el tipo de futuro que Pension Fund está trabajando para apoyar.

INVESTMENT CORNER

Understanding the Two Parts of Pension Fund's Product Returns

by David Stone Chief Investment Officer davids@pensionfund.org

How base interest rates and additional credits work together to support long-term retirement savings.

WHEN SAVING FOR RETIREMENT, many people focus on one question: How fast will my money grow over time? The answer can feel complicated, especially when one bears the risk of the market's rise and fall. At Pension Fund, product returns are designed around a different philosophy, one that balances safety, stability, and growth as well as the long-term financial well-being of those who serve.

Understanding how Pension Fund's retirement and savings products earn returns can help members see how savings are not only protected but also grow over time. While product returns can differ, the return structure is the same and is built around two components: a base interest rate and the potential for additional interest credits awarded by the board of directors based on the investment performance of the underlying investment pool. In this way, the account holder benefits from both protection from adverse market conditions and market appreciation.

A Foundation for Growth

Unlike investment accounts that fluctuate with market performance, Pension Fund's defined contribution products include a base return rate. Current policy guidelines establish parameters for those rates, helping provide consistency and predictability for members. For example, the Tax-Deferred Retirement Account 403(b) (TDRA 403(b)) has a base interest rate that has historically been no lower than 3% and as high as 6%.

The purpose of a base rate is simple: to help retirement savings continue growing, even during challenging market environments. The elimination of this downside risk for account holders provides peace of mind as members work toward their retirement goals.

The Opportunity for Additional Earnings

The base rate is only part of the story.

When Pension Fund's excess reserves are at a significant enough level to help protect against a potential market downturn, the board of directors may approve additional earnings that can further increase member account values. These earnings are awarded as Good Experience Credits (GECs) or Special Apportionment Credits (SACs) and can vary depending on the product a member is invested in.

Over the course of time, these credits play a meaningful role in helping retirement savings grow. By combining a base rate with the possibility of additional credits, Pension Fund seeks to provide opportunities for growth while maintaining a focus on long-term sustainability.

Looking Ahead

Retirement saving is a long journey, and understanding how product returns work is an important step toward making informed decisions. While no one can predict tomorrow's economic environment, members can hopefully appreciate and understand the structure behind Pension Fund's approach.

Throughout Pension Fund's long history, no member has experienced a loss in account value due to poor market performance. This long-term focus on stability has helped make Pension Fund's products a trusted option for clergy, church employees, universities, benevolent care organizations, and other ministry professionals planning for retirement.

To get a deeper look at specific product performance, historical and current return information is available at **pensionfund.org/retirement-savings/product-returns**.

DEVELOPMENT UPDATE

Clearing the Path:
Supporting Ministers at All Stages

by Rev. Julie Richardson VP for Development and Programs jrichardson@pensionfund.org

I volunteer with a local animal rescue, and for about two years, that meant weekly walks with a handful of dogs who had been in rescue for several years. They were such good dogs, and they were also anxious and often afraid. Those of us who walked them regularly did so hoping to keep them socialized with both humans and each other.

ONE OF THE VOLUNTEERS, Gary, sensed that our band of pups needed more of a challenge in their daily outings. So, over the course of a few weeks, he forged a path about a mile long through some nearby suburban woods, cutting through overgrowth and downed branches and marking the way with small fluorescent flags. The dogs loved it, and they were always eager to get out on their trail. They had a new spring in their step. Even though we could not entirely fix their feelings of anxiety, loneliness, and their need for a real home, we did our best to help them feel loved and supported.

I smiled, remembering that cleared trail and the way the dogs moved through it with more confidence. It reminded me of our work with Ministerial Relief and Assistance (MRA): helping to clarify next steps at different stages of ministry and during unexpected financial crises, health emergencies, and seasons when clergy need support for greater well-being.

Over the last year, we have seen more clearly what our generous donors make possible through MRA. Their gifts provide practical support across four areas of need.

Launching and Sustaining Ministry

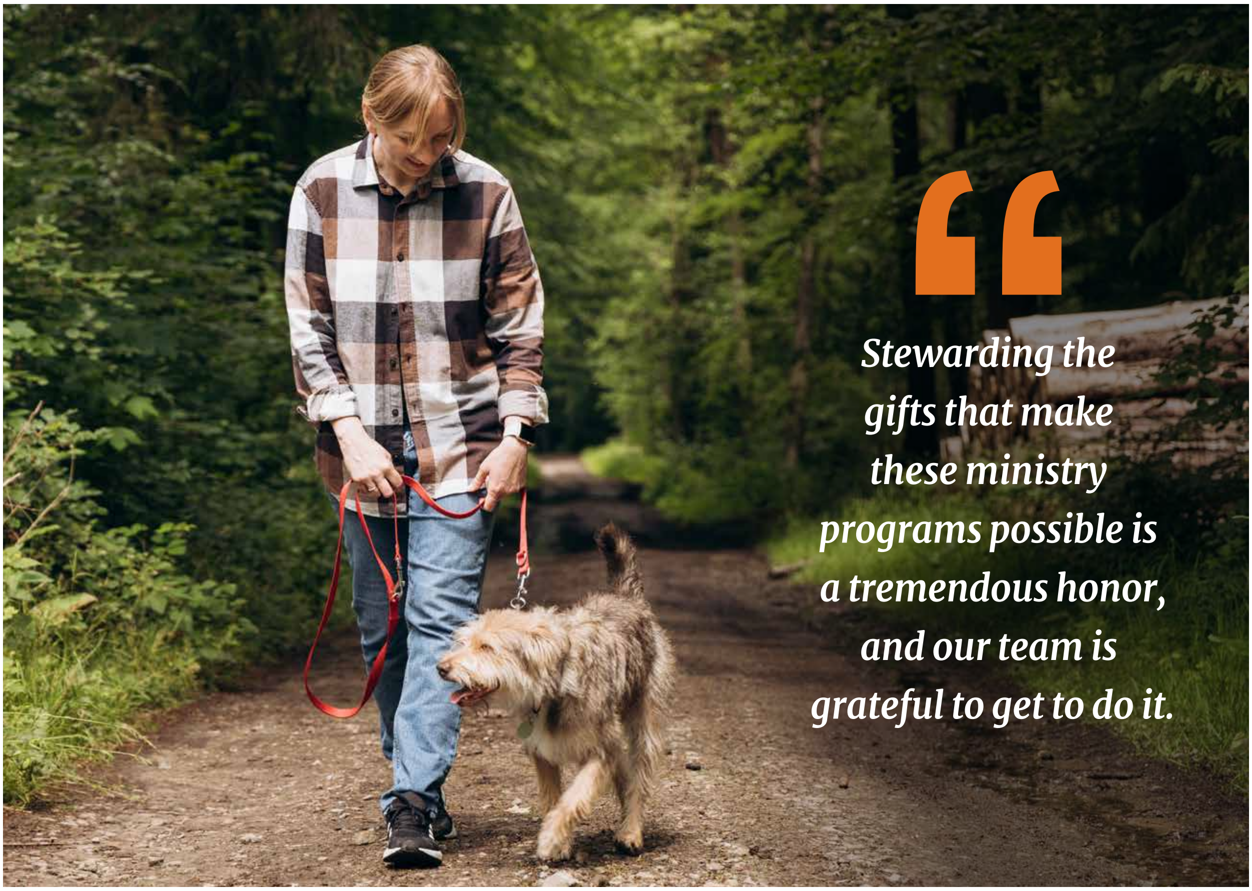
Here, we seek to come alongside clergy as they begin and continue their journey, supporting long-term well-being in ministry. Some of these programs of MRA include:

- Student Gift Membership
- New Church Gift Pension
- Gift Match Pension
- Reserve Chaplain Dues
- Vocational Counseling
- Parental Leave Assistance

Crisis and Compassionate Care

There are moments when a path forward can seem impossible. In moments of unexpected hardship, these MRA programs seek to respond with care and compassion, meeting urgent needs of clergy and their families. These MRA programs include:

- Emergency Aid
- Disaster Relief
- Funeral Support



Clergy Health and Wellness

Healthy clergy help create healthy congregations, and we need both in an ever more conflicted and aching world. Through tools, retreats, and partnerships, these programs directly support the mental, financial, physical, and emotional well-being of clergy so they can remain grounded, connected, and sustained in their call to ministry. These initiatives include:

- Your Money Line
- Learn to Live
- Cornerstones
- The Gathering
- Partnership/Solidarity Grants (In 2026 such gifts were granted to Obra Hispana, Black Ministers Retreat, AllianceQ, the Christian Church in Puerto Rico, and NAPAD.)
- Low-Interest Loans (Must have completed an MRA financial literacy program, like EIM or Cornerstones.)
- Be Still And Know Grants (These are small church sabbatical leave grants, coming in 2027.)

Retirement Dignity

We honor those who have faithfully served, often at great sacrifice, by providing support, dignity, and financial stability in retirement. These programs ensure that clergy who have dedicated their lives to ministry, but who were not afforded a full retirement, are cared for in their later years:

- Ministerial Relief Pension
- Supplemental Gift Pension
- 13th Check

Stewarding the gifts that make these ministry programs possible is a tremendous honor, and our team is grateful to get to do it. We welcome your inquiries about assistance as well as gifts from those who feel led to support this work. Ministry is not always easy, but through MRA, we seek to provide care, stability, and practical support when clergy and their families need it most.

CLERGY WELLNESS SPOTLIGHT

A Call Rooted in Belonging: Rev. Jessica Braxton

When Rev. Jessica Braxton reflects on her call to ministry, she does not point to a single moment. Instead, she sees a series of seasons — some joyful, some painful, all transformative.

"MY CALL is something that came in so many different stages and phases of this life," she says. "God called me by teaching me what love is meant to look like."

As a child, Braxton found belonging in her grandmother's small Disciples congregation, where she was encouraged to participate, lead, and discover her voice. During a difficult chapter of her childhood, after her mother was incarcerated, the church became a refuge.

"The church welcomed, accepted, and created a space for me to belong," she recalls. "The church gave me a place to know my voice mattered, my presence mattered, and I was capable of so much more than the cycles I could have easily fallen into."

Discovering the Work of Ministry

When it came time for college, Jessica did not plan on becoming a pastor, but a scholarship opportunity at Barton College led her to major in religion and philosophy. What began as free tuition turned into a dream of military chaplaincy. While continuing her studies at Lexington Theological Seminary, Braxton met her congregational service requirement by becoming the solo pastor of Mill Creek Christian Church in Four Oaks, North Carolina, at just 19 years old. Of this time in ministry, Jessica recalls, "I fell in love with what it meant to be a pastor and to truly serve God's people, creating for others the same sort of safe places that were made for me."

Supported Through Recovery

Then, at age 21, a devastating car accident changed everything. The injuries ended her dream of military chaplaincy and left her facing a long recovery. Yet what could have been a season of despair became a powerful reminder of the community that surrounded her.

"The church caught me," Braxton says. Her congregation visited her in the hospital, sent cards of encouragement, and even installed a pulpit that accommodated her wheelchair so she could continue preaching. Through their care, she found clarity about God's call on her life.

Finding Help in a Financially Vulnerable Season

As Jessica's call continued, she found herself relocating to Tucson, Arizona, to serve Saguaro Christian Church. During that time, Braxton was carrying significant medical debt connected to the accident, along with the financial pressure of starting over in a new city.

She recalls watching her credit score fall while she was facing constant calls, emails, letters, and text messages from debt collectors.

Then she found support. Pension Fund helped provide emergency assistance during a financially vulnerable season, helping her maintain housing stability as she adjusted to life in Arizona. Later, through Pension Fund's Cornerstones financial literacy cohort, she was introduced to Your Money Line and the support of their Financial Guides.

"My Financial Guide, Steven Gay, empowered me in ways that I never would have believed," she says. "He encouraged me to show up and continue to push for my freedom from this debt that felt like it was suffocating me." Steven helped her understand her options, connect with resources, stay accountable, and move through the complicated bankruptcy process with steady support.

Creating a More Secure Future

Today, Braxton describes herself as financially free. Her bankruptcy process is complete; she follows a monthly budget, maintains savings accounts, and contributes to several Benefit Accumulation Accounts. She also continues building toward retirement through the Pension Plan.

When reflecting on the theme of this issue, *A Path for Every Season*, Jessica looks back on the seasons of life she has walked through with gratitude.

"Coming from situations that very easily could have made me another statistic, I am beyond grateful that Pension Fund saw me as an individual first," she says. "One worthy of retiring, one worthy of being set up for success, one worthy of being free from financial stress."

MEMBER SPOTLIGHT

Maria Manahan

Campbell-Stone

When Maria Manahan looks back on her life, she can trace a clear thread running through every season: a desire to serve others. That calling began decades ago in a sociology classroom. As a young immigrant from Cuba, Maria was listening to a lecture on the needs of a rapidly growing aging population when something clicked.

"I KNEW HOW HARD IT WAS to be young, poor, and living in a new country with a new language and culture," she recalls. "I couldn't imagine being old, with the physical and cognitive challenges that sometimes accompany later years, while also being in need and alone."

Today, Maria serves as CEO of Campbell-Stone, a Christian Church (Disciples of Christ)-affiliated nonprofit that has served older adults in metro Atlanta for more than 60 years. Founded in 1964, Campbell-Stone provides affordable, service-enriched housing for seniors through communities in Buckhead and Sandy Springs. Its mission is simple but powerful: to provide underserved seniors with safe, affordable, quality living through housing and services offered with dignity and respect.

Maria began her career at Campbell-Stone as a Service Coordinator.

"Residents would come see me looking for help with difficult situations," she says. "I felt unprepared for the complex challenges they would bring."

Yet she found encouragement from staff mentors who believed in her potential. Their support inspired her to pursue a master's degree while working full time, raising two children, and serving in leadership roles at church.

After six years, Maria left Campbell-Stone to pursue another nonprofit leadership opportunity. She spent 18 years with that organization, eventually serving as its CEO. Despite the rewarding work, Campbell-Stone never left her heart. Eventually, Maria returned first as a board member and later as CEO, completing what she describes as a full-circle journey.

Today, Campbell-Stone serves nearly 600 older adults across its two communities. Residents benefit from affordable housing, chaplaincy services, health and wellness programs, service coordination, life enrichment opportunities, and a strong sense of community. The Sandy Springs campus also offers a licensed Personal Care Program with 24-hour staffing, individualized care plans, medication management, housekeeping services, and nutritious daily

“

“One way to save monthly for emergencies now and for my family later is through the BAA. I love logging in and watching the accounts grow.”

meals. Maria’s own mother was a resident in Personal Care, giving Maria the opportunity to experience care and compassion as both a daughter and a leader.

“My mother thrived at Campbell-Stone,” Maria says. When her mother passed away unexpectedly, Maria experienced Campbell-Stone not as the CEO but as a grieving daughter. “My family and I experienced firsthand what I tell everyone about our organization,” she says. “Campbell-Stone is an affordable senior community with HEART.”

As she looks toward her own future, Maria is grateful for Campbell-Stone’s continued partnership with Pension Fund. She participates in both the Pension Plan and the Benefit Accumulation Account (BAA).

Maria is a devoted BAA saver. In fact, she has five Benefit Accumulation Accounts, naming each of her children and grandchildren as beneficiaries.

“One way to save monthly for emergencies now and for my family later is through the BAA,” she says. “I love logging in and watching the accounts grow.” The accounts provide what she describes as “financial peace today and in the future.”

When retirement eventually arrives, Maria hopes to spend time volunteering and reflecting on a career shaped by service, faith, and purpose.

“Each month, when my pension is posted to my bank account, I will whisper a prayer of thanksgiving,” she says, expressing gratitude for the leaders who invested in both Campbell-Stone’s mission and its employees.

For Maria, every season of life has revealed a new path forward. And through it all, she has remained committed to honoring God and supporting others on their own journeys.

FINANCIAL WELLNESS

More Than a Paycheck:

Why Understanding Retirement Benefits Matters

YOUR MONEY LINE by Alicia Lawrence Financial Guide at Your Money Line yourmoneyline.com

When people think about compensation, they usually think about their paycheck. That is understandable. It is the part that most of us see on a regular cadence, the part that pays the mortgage, buys groceries, and keeps the lights on.

But it is not the whole picture.

HEALTH INSURANCE, PAID TIME OFF, employer contributions, retirement benefits, and financial wellness resources all add value to your compensation package. Yet retirement benefits are often the most overlooked, even though they can become one of the most valuable financial benefits you receive over your career.

Understanding what your retirement benefit includes can help you make more informed financial decisions and appreciate the investment your employer is making in your future.

People do not devote years, or even decades, to serving a church or ministry by accident. That kind of commitment matters, and the people who make it matter, too.

One practical way organizations recognize that commitment is by providing retirement benefits. Unlike salary, these benefits continue working for you throughout your career, helping you build financial security for the future while you focus on serving today.

That long-term perspective can matter more than we sometimes realize. For many people, retirement planning feels tied to uncertainty. Markets rise and fall. Headlines change daily. It is easy to wonder whether you are saving enough or making the right decisions.

Pension Fund members benefit from a different approach. Rather than asking members to choose investments or decide how to respond every time the market changes, experienced investment professionals manage the investments with a long-term focus.

That means members can spend less time worrying about market fluctuations and more time focusing on faithfully serving in ministry, knowing their retirement program is designed for long-term financial security in mind.

How Can You Get the Most From Your Retirement Benefit?

As a Pension Fund member, there are still important decisions only you can make.

Take time to:

- Review your retirement statements.
- Understand the benefits available through your plan.
- Keep your beneficiary information current.
- Ask questions when life changes, such as marriage, children, or a new position.

Many people underestimate the value of employer retirement benefits or do not fully understand how those benefits fit into their overall financial plan. That is one reason Pension Fund's partnership with Your Money Line is so meaningful. Financial questions do not stop at retirement planning. Through Your Money Line, members have access to confidential financial coaching to help with questions such as:

- Am I on track for retirement?
- How does my Pension Fund benefit fit into my overall financial plan?
- How should I prepare for major life events?
- What financial goals should I prioritize next?

Sometimes the greatest value is not in finding a new answer. It is in having someone help confirm you are already on the right track.

It is often said that retirement benefits can be an employee retention tool, and there is certainly truth in that. People are more likely to build long-term careers where they can envision a stable future for themselves and their families.

More importantly, retirement benefits demonstrate an employer's commitment to investing in the people who dedicate their lives to ministry. At its best, a retirement program provides more than future income. It provides confidence, stability, and the reassurance that someone has been planning for tomorrow alongside you.

Understanding your retirement benefits is one of the best ways to appreciate the full value of your compensation and make informed decisions for the future.

That is about much more than a paycheck.

Questions?

Your Money Line's financial coaches are here to help you make informed decisions.

SCAN NOW TO GET CONNECTED TODAY

TECHNOLOGY UPDATE

Keeping Your Information Safe:
A Simple, Secure Way to Share Documents

by Chad Robinson Senior VP of Information Technology crobinson@pensionfund.org

Protecting your personal information is one of our most important responsibilities. Many of the documents you send to Pension Fund contain sensitive information, such as account details, identification, financial data, or other personal records. That is why we want to provide a secure and simple way for you to share them with us.

EMAIL IS FAMILIAR AND CONVENIENT, and many members have used it for years. However, email was not designed to be the most secure way to exchange sensitive documents. Attachments can be accidentally sent to the wrong address, stored in inboxes or sent folders, forwarded unintentionally, or exposed if an email account is compromised.

That is why we recommend securely uploading documents through the Member Portal.

Why Secure Upload Is Safer Than Email

When you upload a document through the Member Portal, your file is sent through a secure process designed specifically for receiving sensitive information. This helps reduce many of the risks that come with email attachments.

Secure upload provides several important protections:

- **Encrypted file transfer.** Documents uploaded through the portal are encrypted and protected during the upload process.
- **Access is limited to authorized staff.** Your documents are available only to the Pension Fund team members who need them to assist you.
- **Less risk of misdirected information.** Uploading through the portal helps avoid common email mistakes, such as typing the wrong address.
- **A simpler process for members.** You do not need special software or a separate account. You can upload documents directly through the Member Portal.
- **A more secure way to share sensitive information.** The portal is designed for document exchange, unlike standard email.

What This Means for You

When Pension Fund requests a document from you, such as a form, statement, copy of identification, or other account-related information, we encourage you to use the secure upload option in the Member Portal whenever possible.

To upload a document, log in to the Member Portal, go to the document upload area, and follow

the prompts. If you are unsure where to go or need help, our Member Relations team will be happy to assist you.

While we will continue to accept documents by email, we encourage members to use secure upload through the Member Portal whenever documents contain personal, financial, or account information. It is the simplest and most secure way to send sensitive documents to Pension Fund.

Our Commitment to Protecting Your Information

You trust Pension Fund with personal and financial information, and we take that responsibility seriously. Secure upload is one more way we are working to protect your information and reduce the risk of fraud, identity theft, or unauthorized access.

If you have questions about using the secure upload feature or need assistance, please contact our Member Relations team at **pfcc1@pensionfund.org** or **866.495.7322**.

Use Secure Upload when sending:

- Completed forms
- Copies of driver's licenses or other identification
- Banking information
- Beneficiary forms
- Financial statements
- Any document containing personal or account information

In Memoriam

The following list reflects deaths reported to Pension Fund that occurred between January 1 and June 30, 2026.

Helen Diane Adams
Kissimmee, FL

Tommy R. Akers
Robinson, IL

John W. Alford
Winter Haven, FL

Bertram S. Allen, Jr.
Johnson City, TN

Debra K. Anders
Winchester, IL

Alexander D. Anderson
Gilmer, TX

Thomas Earl Anderson
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Shirley Ellen Arther
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Arden, NC

David A. Baker
Round Rock, TX

Nicanor M. Bandujo
Glen Allen, VA

Melba R. Banks
Ridgecrest, NC

Stephen Leon Barker
Maywood, MO

Clara Joann Barnes
Lafayette, IN

Sendel H. Barr
Centerville, IA

Lillian Leonard Beavers
Indianapolis, IN

Ross E. Bennett
San Antonio, TX

Carolyn Benton
Denton, TX

Hilda Carrizales De Bernal
Aguascalientes, AG

Jeannette Florence Bernard
Olmsted Falls, OH

Gwendolyn A. Betor
Oak Park, IL

James L. Blair, Sr.
Raytown, MO

Phoebe A. Blankenship
St. Peters, MO

Richard A. Blose
Noblesville, IN

Alan Charles Boone
East Liverpool, OH

James Joseph Bosch, Sr.
St. Louis, MO

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Lompoc, CA

Darlene Jean Breuer
Spokane, WA

Geoffrey Brokx
Evergreen, CO

Roy R. Bullock, Jr.
Orange, CA

Denny L. Camp
Greenville, SC

Russell M. Coats
Columbia, MO

Kimberly Michelle Cochran
Fort Worth, TX

Steven Laurence Coleman
Mount Vernon, WA

Timmy Jo Colvin
Farmers Branch, TX

Kerry L. Conlee
Owingsville, KY

Virgil David Cooper
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Pension Fund gratefully acknowledges our donors who faithfully believe in the ministry of those who serve the church.

Thank you to individuals and organizations who made a gift to Ministerial Relief and Assistance, the MRA endowment, or an MRA program between January 1 and June 30, 2026. You make ministry possible with your generous gifts.

Ministerial Relief & Assistance

MRA comprises 15 programs for the support of ministry, including our Ministerial Relief and Supplemental Gift pensions. Every dollar gifted to MRA goes directly to a pastor or pastor's family in need of financial support during a time of crisis or difficulty.

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First Christian Church, Bolivar, MO
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13th Check

At Christmastime each year, we lift the financial burden of pensioners living check to check by providing recipients with a "13th Check." This extra boost in income is a highly anticipated and appreciated gift for those who served the church at the cost of their own financial success. The following is a list of individuals and congregations that responded to the 13th Check offering. These gifts will provide future 13th Checks to qualified recipients. We express our sincere appreciation.

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P.L. Adams
Todd Adams
Enid Olivieri-Ramos and Ceferino Aponte
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Jerry and Mary Muncy
Jean Nichols
Marlene Norman
John Novikoff
James and Earleen Oglesby
Ralph and N. Carol Peters
Carrie Pitman
Roberta Prowell
Barbara Pruitt
Ellen Nolte and Donald Racheter
Helen Randall
Julie Richardson
Chad Robinson
Tashana Robinson
Jeanine Sweitzer Rodefer
Irma Rodriguez
Alondra Arriaga Rosales
Ben and Margaret Saathoff
Cheryl and Gary Sanders
Donna Jean Sargent
Guy and Loretta Sawyer
Juanita Scriven
Paul and Deborah Seal
Lavonne Selleck
Dale Shreeves
Beverly Dale and Lawrence Souder
Kimberly Spencer
Robert Steffer
Chap. Jim Stephens
Peggy Stott
Leanne Stump
Patrick and Linda Sutherlin
Robert and Martha Sweeten
Karen Sweitzer
Amos and Ann Sykes
M.G. and Cheryl Timmons
Neil and Sandy Topliffe
Joyce Trickett
David and Lola Van Horn
Margaret Vann
Juanita Vegiard
John and Marsha Von Almen
Sherry Ward
Diana Weaver
Ann Weisheimer
Jere' L. and Patsy Wells
Joshua Weston
Argelia Colon Whitacre
Michael and Vickie Whitworth
John and Marsha Wolfersberger
Johnny and Deb Wray
Sandra Wright
Dennis Zimmerman

Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the church.

INDIVIDUALS

- Rex and Carol Horne
- Lester Palmer
- Robert and Martha Sweeten
- Keith Watkins
- Roger and Sherry Zollars

Cornerstones

Cornerstones is a clergy health and wellness pilot project that focuses on the well-being of pastors in areas of mental, physical, and financial wellness through Holy Friendship cohort groups. Gifts to the Cornerstones pilot project help to sustain the overall well-being of clergy in active ministry, and, in turn, support the overall well-being of the Church.

INDIVIDUALS

- Todd Adams
- Dorian Bandy
- Geoffrey Brewster
- Jonathan Beckham-Brink
- Sarah Renfro and Kyle Brown
- Raquel Collazo
- Alexis Gammon
- Jeff Iwamuro
- Don Johnson
- K.J. Kim
- James Kubecki
- Fonda Latham
- Thomas and Lea McCracken
- Lester Palmer
- John and Jeannine Richardson
- Julie Richardson
- Tashana Robinson
- Alondra Arriaga Rosales

Endowment

Earnings from the Endowment Fund assist those whose pensions are low or who have no pensions or assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests, and memorials to loved ones and honored ministers, as well as other estate gifts.

INDIVIDUALS

- Todd Adams
- Dorian Bandy
- Geoffrey Brewster
- Jonathan Beckham-Brink
- Peggy and Charles Brittan
- Sarah Renfro and Kyle Brown
- Dale and Patrica Fernow Estate
- Howard Goodrich
- Robert and Mary Harris
- Ann Hughey
- Anita Imhoff
- Jeff Iwamuro
- K.J. Kim
- James Kubecki
- Thomas and Lea McCracken
- Ruth McElveen
- Lester Palmer
- Tashana Robinson
- Alondra Arriaga Rosales
- Sarah Beth Simonds
- Robert Stauffer
- Charles and Jane Watkins
- Keith Watkins

CHURCHES & ORGANIZATIONS

- First Christian Church, Katy, TX

Who Do I Contact

CONTACT MEMBER RELATIONS IF:

Primary Role: Assisting members with their account-related questions and helping manage existing accounts.

You want to notify us of a change in personal information.

DIAL OPTION 1

You need help with the Member Portal or you have general member questions.

DIAL OPTION 1

You want help with processing a transaction (contribution, withdrawal, transfer).

DIAL OPTION 2

You want to start the process of applying for retirement.

DIAL OPTION 3

You want to discuss your Required Minimum Distribution (RMD) or a Qualified Charitable Distribution (QCD).

DIAL OPTION 4

You need to report a death and have questions about your benefits.

DIAL OPTION 5

CONTACT MEMBER RELATIONS BY EMAILING PFCC1@PENSIONFUND.ORG OR CALLING 866.495.7322.

for Support?

CONTACT CLIENT RELATIONS IF:

Primary Role: Getting started with Pension Fund and connecting with employers.

You have questions about Pension Fund products and benefits.

You want to open a new account.

You are a new employer and require onboarding.

You would like to host an on-site enrollment/product learning session.

You manage your organization's retirement benefits and need assistance.

FIND YOUR CLIENT RELATIONS TEAM MEMBER BY VISITING PENSIONFUND.ORG/CRTEAM.

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Indianapolis, IN 46206-6251

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Protect Yourself Online:
A Cybersecurity Webinar for Seniors

Older adults are frequent targets of online scams, phishing emails, identity theft, and financial fraud. Join James Watson, a partner at Ice Miller and cybersecurity expert, for a free webinar that will help you recognize threats and take simple steps to protect yourself online.

We will have four identical sessions:

October 7 at 11 a.m. or 7 p.m. EDT
October 28 at 11 a.m. or 7 p.m. EDT

Meetings will not be recorded, so you must sign up to attend. Advance questions may be sent to president@pensionfund.org to be answered live during our webinar. **For more information and to register, visit pensionfund.org/cyberwebinar.**

Sponsored by Pension Fund, Christian Church Foundation, and The National Benevolent Association.

Important Dates

September
Registration is open for *The Gathering: A Retreat for Clergy 2027*. Register at pensionfund.org/thegathering2027.

Oct. 12-17
Week of Ministry

Nov. 6
RMD Pay Date

Nov. 12-14
ICOM

Nov. 20-21
Fall Board Meeting

Jan. 31, 2027
Important tax mailings will be postmarked and sent.

OFFICE CLOSURE REMINDERS

Nov. 26 - 27
Thanksgiving

Dec. 11
Staff Training

Dec. 24-25
Christmas Holiday

Jan. 1
New Year's Day

Jan. 18
MLK Day

Feb. 15
Presidents' Day