



Pension Fund
of the Christian Church
strong. smart. secure.

MEMBER & BENEFICIARY RESOURCE GUIDE:

What You & Your Beneficiaries Need to Know When You Pass





Table of Contents

2

General Information

3

Charitable Giving

5

Consolidating Your Accounts in Retirement

6

Keeping Your Money at Pension Fund

12

Understanding Your Pension Plan Benefits & Options for Distribution

15

What Your Beneficiaries Need to Know

16

Personal Records



General Information

It is important to have a plan in place for when you or your spouse should pass. Pension Fund understands this process can be complex. This resource guide will help you and your beneficiaries understand your benefits and options. A well-informed plan can make a big difference in what you leave behind for your loved ones.

After working through this guide, we recommend you consider consulting an attorney and/or tax advisor for guidance based on your personal financial situation.

Here is a checklist of key topics to discuss with your financial advisor:



- ✓ **Wills**
- ✓ **Trusts**
- ✓ **Charitable giving plan**
- ✓ **Guardianship of children and dependents**
- ✓ **Health care directive and power of attorney**
- ✓ **Making final arrangements**
- ✓ **Preparing a master record of financial documents**

It is important to regularly review your beneficiary designations, ensuring that Pension Fund and your other retirement and savings providers have the most current information. Please schedule an annual date on your calendar to review your beneficiary information and ensure that you've provided Pension Fund with the following:

- Beneficiary first name(s), last name(s), and birthday(s).
- Beneficiary Social Security Number or ITIN—this is important for Pension Fund to pay out benefits.
- Updated beneficiary contact information (address, phone numbers, and email addresses).

The Member Portal shows which beneficiaries you've designated for each of your accounts. If you need to update your beneficiaries, visit www.pensionfund.org/forms.



Tip:

To put this into practice, try setting a date you will remember for the review of your beneficiary information, like your anniversary or birthday.



Charitable Giving

Ministerial Relief and Assistance (MRA) is the benevolent arm of Pension Fund of the Christian Church. Our relief programs meet the evolving needs of new, active, and retired clergy and their families to provide assistance in times of crisis or when unexpected needs arise.

We are grateful for our members and their families who support MRA with regular gifts and invite you to become a donor. We also invite you to consider joining The Chase Society with a threshold gift of \$5,000.

A gift to MRA is a beautiful and lasting way to honor a loved one's memory. There are a variety of ways to give, including listing Pension Fund as a beneficiary or establishing a permanent fund in your loved one's name.

Our development staff welcomes your questions regarding the best paths for charitable giving to MRA. To reach them, email development@pensionfund.org.

Organizations such as the Christian Church Foundation (www.christianchurchfoundation.org/givingoptions) can assist any Stone-Campbell member in setting up a charitable giving plan.

Tip:

Make time to reflect on what you want to give, the legacy you wish to leave behind, and the next steps to take.





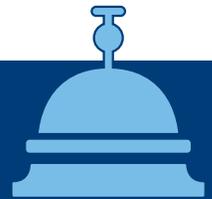
Consolidating Your Accounts in Retirement

One of the many benefits of keeping your money at Pension Fund is the ability to protect your retirement and savings from market volatility. As you near retirement, you may consider a rollover/transfer of assets to Pension Fund.* Here are some of the benefits of consolidating other retirement accounts with Pension Fund:

- Protection from market volatility since we bear the burden of market risk during market downturns.
- Consolidated record keeping and improved convenience for beneficiaries to claim benefits.
- Reduced management fees. All member returns are net returns.
- Growth—competitive, guaranteed base interest rates on our Tax-Deferred Retirement Account 403(b)/Roth 403(b), IRAs, and Benefit Accumulation Account. Plus, additional earnings potential through Good Experience Credits.

** Assets cannot be rolled into the Pension Plan.*

Tip:



Not sure what accounts you should consolidate or what steps you need to take with your retirement savings? Call or email Your Money Line. Your Money Line is a free benefit for Pension Fund members that helps answer those tough money questions. Your Money Line financial guides treat every scenario with empathy and confidentiality and can help you answer all financial questions that are not related to securities. To learn more, visit <https://pensionfund.org/learn/resources/your-money-line>.



Keeping Your Money at Pension Fund

For your beneficiaries, it is important to share your wishes regarding distributions in the event of your passing. Depending on the product and beneficiary type, the amount of time your beneficiaries can leave money with Pension Fund will vary. Spouses generally have more options for keeping funds with Pension Fund. A spouse can inherit a Tax-Deferred Retirement Account 403(b)/Roth 403(b) (TDRA 403(b)/Roth 403(b)) as well as have an Individual Retirement Account (IRA) or Benefit Accumulation Account (BAA) in their name. If you have named a trust as your beneficiary instead of your spouse, those funds *cannot* remain at Pension Fund. Below, and on pages 8-11, are the options your beneficiary will have for keeping assets with Pension Fund in the event of your passing—listed by account and beneficiary type.

How Long Can My Money Remain at Pension Fund?

Beneficiary	Pension Plan	TDRA 403(b)/Roth 403(b)
<p>Spouse/ Qualified Domestic Partner¹</p> 	<p>A member's surviving spouse or qualified domestic partner may be eligible for the following benefits, depending on the member's status at the time of death:</p> <ul style="list-style-type: none"> • Surviving Spouse/Partner Pension: A monthly annuity paid for the lifetime of the surviving spouse/partner. • Pensioner Death Benefit: A one-time nontaxable cash payment upon the member's death, if the member was active at retirement and receiving pension benefits at death. • Salary Continuation Death Benefit: A one-time nontaxable cash payment upon the member's death, if the member was active or receiving a disability benefit at death. <p>Spouse beneficiaries can open a BAA to receive Pension Plan death benefits.</p>	<p>A spouse beneficiary has the following options to keep TDRA funds at Pension Fund:</p> <ul style="list-style-type: none"> • Leave the funds in the TDRA as an "inherited TDRA" and start annual distributions <i>the later of</i> the year after the member's death or the year in which the member would have reached age 73 (if the member was born before 1960) or age 75 (if the member was born after 1959), for the remainder of the spouse's lifetime. • Rollover the funds to a Pension Fund Traditional IRA in the spouse's name and delay annual distributions until the spouse reaches age 73 (if the spouse was born before 1960) or age 75 (if the spouse was born after 1959) (a "taxable conversion" if Roth accounts are rolled over). • Rollover the funds to a Pension Fund Roth IRA (a taxable "conversion" if pre-tax accounts are rolled over) in the spouse's name. Distributions are not required during the spouse's lifetime. <p>Spouse beneficiaries may not make new contributions to the inherited TDRA or IRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.</p> <p>Spouse beneficiaries can open a BAA to receive required minimum distributions from the TDRA.</p>

¹ Under the Pension Plan, qualified domestic partners are generally eligible to receive survivor benefits that mirror surviving spouse benefits.

This summary is intended to provide a general overview of benefits to beneficiaries under Pension Fund programs, and it does not address all circumstances or eligibility criteria. In the event of any discrepancy between this summary and the terms of the applicable Pension Fund program, the terms of the applicable plan document will control.



Traditional IRA	Roth IRA	BAA
<p>A spouse beneficiary has the following options to keep Traditional IRA funds at Pension Fund:</p> <ul style="list-style-type: none"> • Leave the funds in the IRA as an “inherited IRA” and start annual distributions <i>the later of</i> the year after the owner’s death or the year in which the owner would have reached age 73 (if the owner was born before 1960) or age 75 (if the owner was born after 1959), for the remainder of the spouse’s lifetime. • Re-designate the IRA in the spouse’s name (or transfer the funds to the spouse’s Pension Fund IRA) and delay annual distributions until the spouse reaches age 73 (if the spouse was born before 1960) or age 75 (if the spouse was born after 1959). • Rollover the funds to a Pension Fund Roth IRA (a taxable “conversion”) in the spouse’s name. Distributions are not required during the spouse’s lifetime. <p>Spouse beneficiaries may not make new contributions to an IRA or inherited IRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.</p> <p>Spouse beneficiaries may be eligible to open a BAA to receive required minimum distributions from the IRA.</p>	<p>A spouse beneficiary has the following options to keep Roth IRA funds at Pension Fund:</p> <ul style="list-style-type: none"> • Leave the funds in the IRA as an “inherited IRA” and start annual distributions <i>the later of</i> the year after the owner’s death or the year in which the owner would have reached age 73 (if the owner was born before 1960) or age 75 (if the owner was born after 1959), for, for the remainder of the spouse’s lifetime. • Re-designate the IRA in the spouse’s name (or transfer the funds to the spouse’s Pension Fund IRA). Distributions are not required during the spouse’s lifetime. <p>Spouse beneficiaries may not make new contributions to an IRA or inherited IRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.</p> <p>Spouse beneficiaries may be eligible to open a BAA to receive required minimum distributions from the inherited IRA.</p>	<p>A spouse beneficiary may transfer the balance of the deceased account holder’s BAA to the spouse’s own BAA if the spouse has a BAA or is eligible to open a BAA.</p> <p>A spouse beneficiary is eligible to open a BAA if the spouse is:</p> <ul style="list-style-type: none"> • A spousal beneficiary under the Pension Plan or TDRA. • A spousal beneficiary of an inherited IRA who elects to re-designate the IRA in the spouse’s name. <p>Withdrawals from the BAA are not required during the spouse’s lifetime.</p> <p>Spouse beneficiaries who have a BAA may make ongoing deposits to the BAA, and they will receive interest and Good Experience Credits while funds remain in the account.</p>

How Long Can My Money Remain at Pension Fund?

Beneficiary	Pension Plan	TDRA 403(b)/Roth 403(b)
<h2 data-bbox="71 415 431 625">Non-Spouse Individual Beneficiary</h2> 	<p data-bbox="492 390 976 512">A member's children who are under age 21 at the member's death may be eligible for the following benefits, depending on the member's status at the time of death:</p> <ul data-bbox="492 527 997 1037" style="list-style-type: none"> • Surviving Child Pension: A monthly payment to each child until age 21, if the member was active at retirement or death or receiving a disability benefit at death. • Full Orphan Pension: If no spouse/partner survives, a monthly payment equal to the surviving spouse pension shared by all children until age 21. • Surviving Child Educational Benefit: A nontaxable cash benefit for up to four years to assist children with higher education expenses, if the member was active at retirement or death or receiving a disability benefit at death. • Salary Continuation Death Benefit: If no spouse/partner survives, a one-time nontaxable cash payment upon the member's death, if the member was active or receiving a disability benefit at death. <p data-bbox="492 1052 964 1241">A member's dependent parents may be eligible to receive a monthly pension payment for the remainder of their lifetimes, if the member dies with no spouse/partner or children under age 21 and the member was active at retirement or death or receiving a disability benefit at death.</p> <p data-bbox="492 1255 976 1318">A member's designated beneficiary may be eligible for the following benefits:</p> <ul data-bbox="492 1333 990 1797" style="list-style-type: none"> • Pensioner Death Benefit: If no spouse/partner survives, a one-time nontaxable cash payment upon the member's death, if the member was active at retirement and receiving pension benefits at death. • Salary Continuation Death Benefit: If no spouse/partner or children under age 21 survive, a one-time nontaxable cash payment upon the member's death, if the member was active or receiving a disability benefit at death. • Death Settlement: If no spouse/partner, children under age 21, or dependent parents survive, a one-time taxable payment may be due if the member at death had not received distributions at least equal to member dues paid to the Pension Plan. 	<p data-bbox="1044 390 1528 453">A non-spouse individual beneficiary may keep the funds in the TDRA as an "inherited TDRA."</p> <p data-bbox="1044 468 1544 590">If the member was in pay status² at the time of his or her death, a non-spouse individual beneficiary must receive annual distributions from the inherited account in the year following the member's death.</p> <ul data-bbox="1044 604 1536 898" style="list-style-type: none"> • Eligible designated beneficiaries³ can receive annual distributions for the remainder of the beneficiary's lifetime, except that a child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31. • In addition to annual distributions, all other individual beneficiaries⁴ must receive the entire account by December 31 of the year that contains the 10th anniversary of the member's death. <p data-bbox="1044 913 1528 1035">If the member was not in pay status at the time of his or her death, a non-spouse individual beneficiary must receive annual distributions from the inherited account as follows:</p> <ul data-bbox="1044 1050 1544 1350" style="list-style-type: none"> • Eligible designated beneficiaries must receive annual distributions in the year following the member's death for the remainder of the beneficiary's lifetime, except that a child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31. • All other individual beneficiaries must receive the entire account by December 31 of the year that contains the 10th anniversary of the member's death. <p data-bbox="1044 1365 1544 1486">Beneficiaries may not make new contributions to the inherited TDRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.</p>

² A TDRA member is considered in pay status beginning April 1 of the calendar year following the later of the calendar year in which the member retired or attained age 73 (if the member was born before 1960) or age 75 (if the member was born after 1959).

³ An "eligible designated beneficiary" is any individual who, as of the date of the member/IRA owner's death, is (i) a surviving spouse, (ii) a child under the age of 21, (iii) a disabled individual, (iv) a chronically ill individual, or (v) any other person who is not more than 10 years younger than the member/IRA owner.

Traditional IRA

A **non-spouse individual beneficiary** may keep Traditional IRA funds at Pension Fund by maintaining the IRA as an “inherited IRA.”

If the owner was in pay status⁵ at the time of his or her death, a non-spouse individual beneficiary must receive annual distributions from the inherited IRA in the year following the owner’s death.

- **Eligible designated beneficiaries³** can receive annual distributions for the remainder of the beneficiary’s lifetime, except that a child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31.
- In addition to annual distributions, all other **individual beneficiaries⁴** must receive the entire account by December 31 of the year that contains the 10th anniversary of the owner’s death.

If the owner was not in pay status at the time of his or her death, a non-spouse individual beneficiary must receive annual distributions from the inherited account as follows:

- **Eligible designated beneficiaries** must receive annual distributions in the year following the owner’s death for the remainder of the beneficiary’s lifetime, except that a child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31.
- All other **individual beneficiaries** must receive the entire account by December 31 of the year that contains the 10th anniversary of the owner’s death.

Beneficiaries may not make new contributions to the inherited IRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.

Roth IRA

A **non-spouse individual beneficiary** may keep Roth IRA funds at Pension Fund by maintaining the IRA as an “inherited IRA.”

A non-spouse individual beneficiary must receive distributions from the inherited IRA as follows:

- **Eligible designated beneficiaries³** must start annual distributions in the year following the owner’s death for the remainder of the beneficiary’s lifetime, except that a child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31.
- All other **individual beneficiaries⁴** must receive the entire account by December 31 of the year that contains the 10th anniversary of the owner’s death.

Beneficiaries may not make new contributions to the inherited IRA, but they will continue to receive interest and Good Experience Credits while funds remain in the account.

BAA

A **non-spouse individual beneficiary** will receive the balance of the deceased account holder’s BAA upon death.



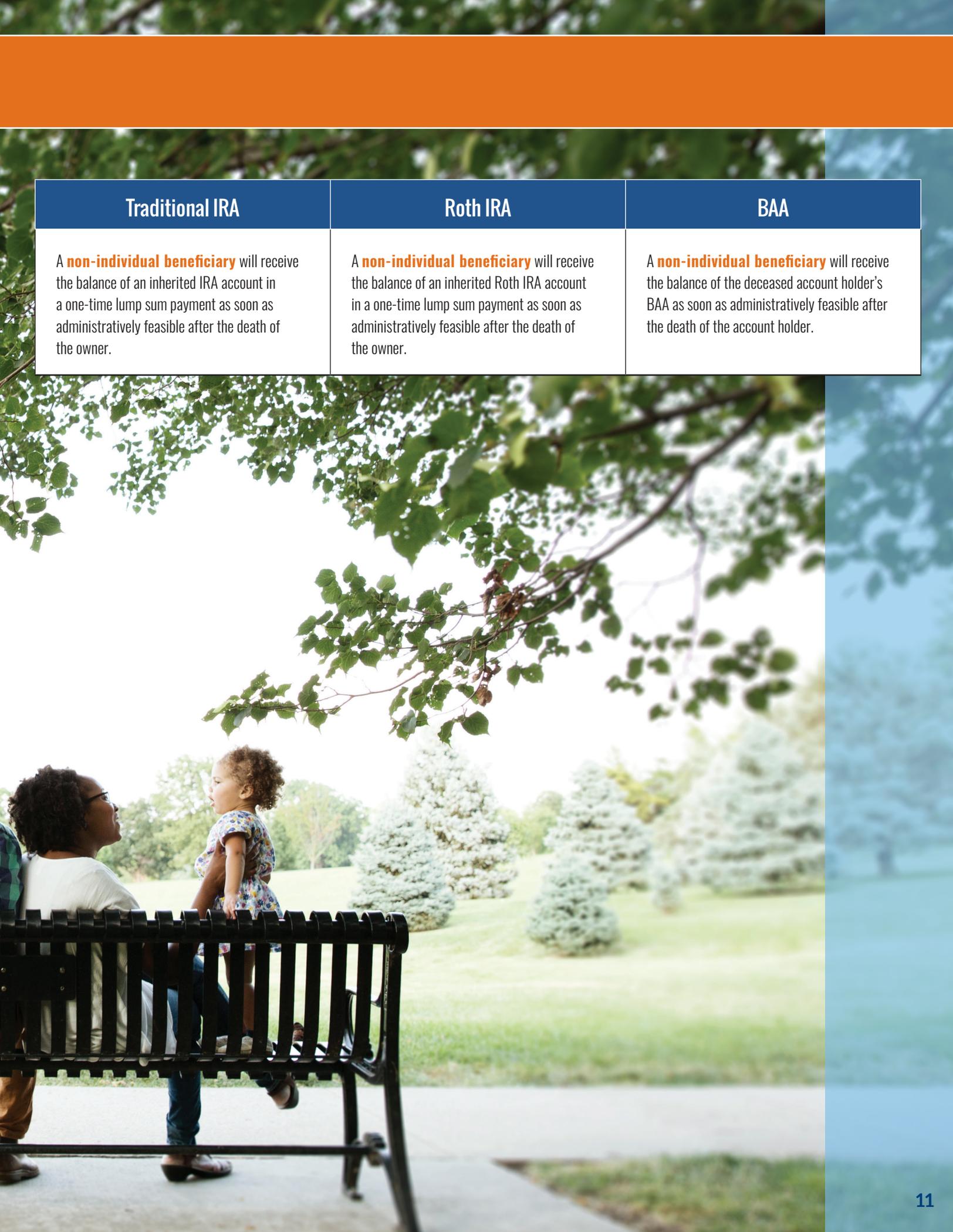
⁴ An “individual beneficiary” is any individual designated beneficiary who is not an eligible designated beneficiary.

⁵ An IRA owner is considered in pay status beginning April 1 of the calendar year following the calendar year in which the owner attained age 73 (if the owner was born before 1960) or age 75 (if the owner was born after 1959).

How Long Can My Money Remain at Pension Fund?

Beneficiary	Pension Plan	TDRA 403(b)/Roth 403(b)
<h2 data-bbox="73 457 496 590">Non-individual Beneficiary</h2> <p data-bbox="73 617 518 653"><i>(e.g., Estates, Trusts, Charities)</i></p>	<p data-bbox="578 428 1013 495">A non-individual beneficiary may be eligible for the following benefits:</p> <ul data-bbox="578 512 1036 1121" style="list-style-type: none"><li data-bbox="578 512 1036 688">• Pensioner Death Benefit: If no spouse/partner survives, a one-time nontaxable cash payment upon the member's death, if the member was active at retirement and receiving pension benefits at death.<li data-bbox="578 709 1036 886">• Salary Continuation Death Benefit: If no spouse/partner or children under age 21 survive, a one-time nontaxable cash payment upon the member's death, if the member was active or receiving a disability benefit at death.<li data-bbox="578 907 1036 1121">• Death Settlement: If no spouse/partner, children under age 21, or dependent parents survive, a one-time taxable payment may be due if the member at death had not received distributions at least equal to member dues paid to the Pension Plan.	<p data-bbox="1081 428 1507 604">A non-individual beneficiary will receive the balance of an inherited TDRA account in a one-time lump sum payment as soon as administratively feasible after the death of the member.</p>





Traditional IRA	Roth IRA	BAA
<p>A non-individual beneficiary will receive the balance of an inherited IRA account in a one-time lump sum payment as soon as administratively feasible after the death of the owner.</p>	<p>A non-individual beneficiary will receive the balance of an inherited Roth IRA account in a one-time lump sum payment as soon as administratively feasible after the death of the owner.</p>	<p>A non-individual beneficiary will receive the balance of the deceased account holder's BAA as soon as administratively feasible after the death of the account holder.</p>



Understanding Your Pension Plan Benefits & Options for Distribution

The Pension Plan provides you with peace of mind knowing that your spouse or Qualified Domestic Partner and family are cared for after your passing. In addition to the monthly benefit payment, Pension Plan provides death benefits to help your family with expenses. Below is a chart to help you and your beneficiaries understand the different types of benefits and eligibility.

Eligible Benefits by Beneficiary Type	Actively Contributing to Pension Plan at Time of Death	Receiving Disability at Time of Death	Retired, Receiving Benefits at Time of Death
Spouse/Qualified Domestic Partner (QDP)	<ul style="list-style-type: none"> Surviving Spouse/QDP Pension Salary Continuation Death Benefit 	<ul style="list-style-type: none"> Surviving Spouse/QDP Pension Salary Continuation Death Benefit 	<ul style="list-style-type: none"> Surviving Spouse/QDP Pension Pensioner Death Benefit, only if retired from active service
Children under the Age of 21 (If Member has a Surviving Spouse/QDP)*	<ul style="list-style-type: none"> Surviving Child Pension Surviving Child Education Benefit 	<ul style="list-style-type: none"> Surviving Child Pension Surviving Child Education Benefit 	<ul style="list-style-type: none"> Surviving Child Pension, only if retired from active service Surviving Child Education Benefit, only if retired from active service
Children under the Age of 21 (If Member does not have a Surviving Spouse/QDP)*	<ul style="list-style-type: none"> Surviving Child Pension Full Orphan Pension Salary Continuation Death Benefit Surviving Child Education Benefit 	<ul style="list-style-type: none"> Surviving Child Pension Full Orphan Pension Salary Continuation Death Benefit Surviving Child Education Benefit 	<ul style="list-style-type: none"> Surviving Child Pension, only if retired from active service Full Orphan Pension Surviving Child Education Benefit, only if retired from active service
Dependent Parent (If Member does not have a Surviving Spouse/QDP or Children under age 21)*	<ul style="list-style-type: none"> Dependent Parent Pension 	<ul style="list-style-type: none"> Dependent Parent Pension 	<ul style="list-style-type: none"> Dependent Parent Pension, only if retired from active service
Designated Beneficiary (If Member does not have Surviving Spouse/QDP, Children under age 21, and/or Dependent Parent)	<ul style="list-style-type: none"> If no Surviving Spouse/QDP or Children under age 21, or Dependent Parent, Death Settlement of Member Dues If no Surviving Spouse/QDP or Children under age 21, Salary Continuation Death Benefit 	<ul style="list-style-type: none"> If no Surviving Spouse/QDP or Children under age 21, or Dependent Parent, Death Settlement of Member Dues If no Surviving Spouse/QDP or Children under age 21, Salary Continuation Death Benefit 	<ul style="list-style-type: none"> If no Surviving Spouse/QDP or Children under age 21, or Dependent Parent, Death Settlement of Member Dues If no Surviving Spouse/QDP, Pensioner Death Benefit only if retired from active service

* Children of a QDP, who are not legally adopted by the member, are ineligible for this benefit.



Required Minimum Distribution (RMD) Default Payment Schedule

Per IRS guidelines, all beneficiaries of a TDRA 403(b) or IRA are required to begin receiving payments (RMDs) from inherited accounts. Depending on your beneficiary status, this chart shows when your payments begin and the duration.

Beneficiary Classification	When Payments Begin	Duration and Amount
Surviving spouse of the member	The later of the following: <ul style="list-style-type: none"> • November of the year following the year of the member's death, or • November of the year in which the member would have turned age 73 (if the member was born before January 1, 1960) or age 75 (if the member was born after December 31, 1959). 	Paid annually; payments are calculated over the life expectancy of the surviving spouse based on IRS life expectancy tables.
The member's minor child (until age 21)	November of the year following the year of the member's death.	Paid annually; payments are calculated over the life expectancy of the beneficiary based on IRS life expectancy tables. A child under the age of 21 must receive the entire account by December 31 of the year in which the child attains age 31.
A disabled individual		
A chronically ill individual		
Any designated beneficiary who is not more than 10 years younger than the member		
Individual beneficiary who does not qualify under the above categories: <ul style="list-style-type: none"> • Includes beneficiaries of beneficiaries who are named above • Applies to minor children once they reach the age of majority 	November of the year following the year of the member's death.	Paid annually; payments are calculated over the life expectancy of the beneficiary based on IRS life expectancy tables. Entire remaining balance of account is paid in a lump sum in November of the year that contains the 10th anniversary of the member's death.
Non-individual beneficiary (e.g., Charity, Estate, Trust)	As soon as administratively feasible following the member's death.	If you represent a charity, estate, or trust, Pension Fund will default to a one-time lump-sum payment of the entire inherited account.

** It is important to note that satisfying RMDs is the responsibility of the beneficiary, not Pension Fund.*



What Your Beneficiaries Need to Know

When you have a finalized plan, it is important to sit down with your beneficiaries and review this resource and any other documents they will need in the event of your passing. This is also an important time to share your wishes with beneficiaries, such as the benefits of keeping the inherited accounts with Pension Fund.

When contacting Pension Fund, all beneficiaries will need to complete a Beneficiary Verification Form and be prepared to provide the following documents before funds can be moved or distributed:

- A copy of the death certificate for the deceased member/owner/account holder.
- A copy of an official identification document that bears the beneficiary's signature, such as a passport, driver's license, state-issued identification card, or national identity card.
- A copy of the death certificate for any designated beneficiary that predeceased member/owner/account holder.
- The following documents must be submitted depending on the capacity in which you are executing this form:
 - If you are a trustee**, a copy of the fully executed trust document that clearly identifies the beneficiaries and trustees and copies of the birth certificate for each beneficiary.
 - If you are an executor, personal representative, or administrator**, a copy of testamentary letters or letters of administration.
 - If you are a surviving spouse/Qualified Domestic Partner**, a copy of your birth certificate, marriage license, or other document evidencing marriage or a similar union, and, if the member/owner/account holder was previously married, a copy of the divorce decree for all previous marriages. A Qualified Domestic Partner Affidavit must be on file prior to the member's death. QDP status cannot be claimed after the member's passing.
 - If you are a surviving child**, a copy of your birth certificate, adoption decree, paternity decree, or other official government records establishing the relationship.
 - If you are a surviving parent**, a copy of your
- official government records establishing the relationship with the member/owner/account holder and proof you were claimed as a dependent on the member's income taxes.
- If the beneficiary is a minor and you are executing this form as the minor's guardian, a copy of the letters of guardianship or other court document appointing you the custodian of the minor child's property.
- If you are executing this form on behalf of a beneficiary, a copy of the power of attorney papers granting you the power to claim benefits on behalf of the beneficiary.
- If a beneficiary's name has changed because of marriage or divorce, a copy of the marriage certificate or divorce decree, or if it has changed due to personal preference, a court document indicating the name change from the birth name to the requested name.

In addition to the Beneficiary Verification Form, other forms will need to be completed and returned to Pension Fund to claim Pension Plan benefits or to take a distribution from the TDRA 403(b)/Roth 403(b). Forms can be located on our website at www.pensionfund.org/forms.

Who to Contact for Assistance

Pension Fund's Member Relations team is available to answer questions and walk beneficiaries through the process of claiming benefits. Questions can be directed to them via:

Phone: 866.495.7322

Fax: 317.634.4071

Email: pfcc1@pensionfund.org



Personal Records

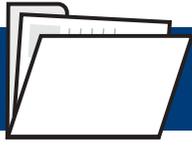
This section is where you can document important **personal information** for you and your loved ones. At least one beneficiary should know that your records are listed in this booklet and where you keep it.



Tip:

Keep this guide in a safe and accessible place so you and your beneficiaries can get to your personal information quickly.





Personal Information

YOU

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

SPOUSE

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

BENEFICIARIES

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Relationship

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Relationship

BENEFICIARIES

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Relationship

Name

Date of Birth

Place of Birth

Address

City

State

Zip Code

Phone

Social Security Number

Relationship



Advance Directives

Advance directives are legal documents that issue specific instructions regarding the treatment of serious illness. They provide you with the security of knowing that your doctors will adhere to your decisions affecting your quality of life. Every state has laws that recognize different types of advance directives. Please seek legal guidance on the necessary documents for your state.

Your Directive (Type) _____ Date _____

Physician/Address _____

Spouse's Directive (Type) _____ Date _____

Physician/Address _____



Important People to Notify at Time of Death

Pastor _____

Church _____

Send email or call _____

Notes _____

Funeral Home _____

Send email or call _____

Notes _____

Burial Wishes _____

Name(s) _____

Cemetery/Cremation _____ Address _____

Plot Numbers _____ Columbarium _____

Executor for Immediate Family _____

Family Attorney _____

Name

Email

Phone

Basic Wishes _____

Separate Attached Letter(s) Yes No

Refer to Will(s)? Yes No

Relatives

Name	Email	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Friends

Name	Email	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Banks and Financial Institutions

Pension Fund of the Christian Church—Send email to pfcc1@pensionfund.org or call 866.495.7322.

Other Financial Institutions

Name Phone

Email

Name Phone

Email

Name Phone

Email

Attorney and Firm

Name Phone

Email

Accountant and Firm

Name Phone

Email

Insurance Agent(s) and Firm(s)

Name Phone

Email

Other organizations that may need contacted:

- | | |
|---|--|
| <input type="checkbox"/> Social Security Office—Call 800.772.1213 | <input type="checkbox"/> Utilities Company |
| <input type="checkbox"/> Veteran Affairs—Call 800.827.1000 | <input type="checkbox"/> Post Office |
| <input type="checkbox"/> Mortgage Company | |



Estate Planning

Family Wills

Date of Your Will _____ Attorney _____
Name Email Phone

Executor _____ Trustee _____

Date of Spouse's Will _____ Attorney _____
Name Email Phone

Executor _____ Trustee _____



Life insurance

Company _____ Policy Number: _____

Type: Term Whole Life Universal Variable Group Term Value \$: _____

Name held in: Mine Spouse Other _____

Beneficiary: Spouse Other _____

Company _____ Policy Number: _____

Type: Term Whole Life Universal Variable Group Term Value \$: _____

Name held in: Mine Spouse Other _____

Beneficiary: Spouse Other _____

Company _____ Policy Number: _____

Type: Term Whole Life Universal Variable Group Term Value \$: _____

Name held in: Mine Spouse Other _____

Beneficiary: Spouse Other _____



Asset Inventory

Bank accounts—savings, checking, money market, stocks, bonds, CDs, loans, and College 529 savings.

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____

Account Type _____ Routing/ Account Number(s) _____

Bank _____ Phone Numbers _____

Website _____ Notes _____



Credit Cards

Issuer _____ Account Number _____

Phone _____ Website _____

Notes _____

Issuer _____ Account Number _____

Phone _____ Website _____

Notes _____

Issuer _____ Account Number _____

Phone _____ Website _____

Notes _____

Issuer _____ Account Number _____

Phone _____ Website _____

Notes _____

Issuer _____ Account Number _____

Phone _____ Website _____

Notes _____



Pension Fund Accounts

Account Type	Member Acct. #	Beneficiary(ies)
<input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	_____ _____ _____ _____ _____	Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____

Account Type	Member Acct. #	Beneficiary(ies)
<input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	_____ _____ _____ _____ _____	Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____

Account Type	Member Acct. #	Beneficiary(ies)
<input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	_____ _____ _____ _____ _____	Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____

Account Type	Member Acct. #	Beneficiary(ies)
<input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	_____ _____ _____ _____ _____	Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____



Account Type <input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	Member Acct. # _____ _____ _____ _____ _____	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--	--

Account Type <input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	Member Acct. # _____ _____ _____ _____ _____	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--	--

Account Type <input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	Member Acct. # _____ _____ _____ _____ _____	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--	--

Account Type <input type="checkbox"/> Pension Plan <input type="checkbox"/> TDRA 403(b) <input type="checkbox"/> Roth 403(b) <input type="checkbox"/> 457(b) Plan <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Benefit Accumulation Account	Member Acct. # _____ _____ _____ _____ _____	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--	--



Other Retirement Accounts

<hr/> Financial institution	Beneficiary(ies) Primary: _____
<hr/> Account number	Contingent: 1. _____ 2. _____ 3. _____ 4. _____
<hr/> Type	

<hr/> Financial institution	Beneficiary(ies) Primary: _____
<hr/> Account number	Contingent: 1. _____ 2. _____ 3. _____ 4. _____
<hr/> Type	

<hr/> Financial institution	Beneficiary(ies) Primary: _____
<hr/> Account number	Contingent: 1. _____ 2. _____ 3. _____ 4. _____
<hr/> Type	

<hr/> Financial institution	Beneficiary(ies) Primary: _____
<hr/> Account number	Contingent: 1. _____ 2. _____ 3. _____ 4. _____
<hr/> Type	



<hr/> Financial institution <hr/> <hr/> Account number <hr/> <hr/> Type <hr/>	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--

<hr/> Financial institution <hr/> <hr/> Account number <hr/> <hr/> Type <hr/>	Beneficiary(ies) Primary: _____ Contingent: 1. _____ 2. _____ 3. _____ 4. _____
--	--



My Military Service and Employers

Branch: _____

Rank/Pay grade: _____ Years of service: _____

Discharge date: _____ Status: _____

Benefits in effect:

Retired pay Life insurance Medical benefits

Disability insurance Other: _____



Document Inventory

Safe Deposit Box (SDB) number: _____ Key location: _____

Name(s) held in: Mine Spouse Other: _____

Bank location: _____

Home Fireproof Safe (FPS) location: _____

Combination or key location: _____

Important File location: _____

Box location: _____

Document

Stored

	SDB	FPS	File	Box	Other location
Adoption papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Annuity contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Appliance warranties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Appraisals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Automobile titles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Birth certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Cemetery plot deeds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Credit card statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Death certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Deeds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Divorce papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Durable power of attorney	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Employee benefit statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Health care proxy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Income tax returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Document**Stored**

	SDB	FPS	File	Box	Other location
Insurance policies: (Life)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
(Health)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
(Home)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
(Other)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Leases living will	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Marriage certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Military records: (Mine)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
(Spouse)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Mortgage documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Mutual Fund Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Document**Stored**

	SDB	FPS	File	Box	Other location
Prenuptial agreement or postnuptial agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Preplanned funeral information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Property improvement invoices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Retirement information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Retirement plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Revocable living trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Social Security information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Stock certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Titles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Trust agreements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Will: (Mine)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
(Spouse)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other important documents:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Valuables inventory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Coins	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Jewelry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Stamps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other collections:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

NOTE: Before storing important documents in a safe deposit box, verify your executor will have access to it at the time of your death. In some states, safe deposit boxes are sealed for a time upon the renter's death.

Serving those who serve.

Pension Fund of the Christian Church (Disciples of Christ) provides pension and retirement savings accounts for clergy and lay employees of congregations, regions, general ministries and church-related colleges, seminaries, and benevolent care centers of the Stone-Campbell (Restoration) Movement. Pension Fund manages over \$3 billion in net assets on behalf of more than 14,000 members in the United States, Canada, Puerto Rico, and related international ministries, so they can find the *Road to Financial Wellness* and live fully in retirement.



Pension Fund
of the Christian Church

 P.O. Box 6251 • Indianapolis, IN 46206-6251

 pfcc1@pensionfund.org

 [pensionfundchristianchurch](https://www.facebook.com/pensionfundchristianchurch)

 866.495.7322

 www.pensionfund.org

 [PensionFundCC](https://twitter.com/PensionFundCC)

The material contained in this brochure is for informational purposes only and is not to be construed as tax, financial, or legal advice. All IRS rules and material included are subject to change due to new legislation or IRS rulings. Before making decisions about financial matters, please consult your attorney, tax preparer, and/or other financial advisor(s) to find out how these programs will affect your individual situation. This summary is intended to provide a general overview of benefits to beneficiaries under Pension Fund programs, and it does not address all circumstances or eligibility criteria. In the event of any discrepancy between this summary and the terms of the applicable Pension Fund program, the terms of the applicable plan document will control.