
YOU MAY BE WONDERING...
HOW DO I SAVE WHEN SAVING
FEELS IMPOSSIBLE?

With Pension Fund, saving *is* possible.

PFCC |

Paying off Debt

The **Momentum Method** debt reduction strategy keeps motivation high while paying off debt. As you pay off smaller debts, you can roll over your payment to larger and larger debts until you become debt free!

Momentum Method

Smallest Debt Largest Debt

PFCC | **THREE TYPES OF SAVINGS YOU NEED**

EMERGENCY FUND

SHORT-TERM SAVINGS

LONG-TERM SAVINGS & INVESTMENTS

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Save for the Future from your Paycheck Today

 Make tax-deferred and/or Roth contributions to a TDRA 403(b)/Roth 403(b).

 Aim to save 10-15% of your pre-tax income for retirement.

PFFC |

BE STRATEGIC.

Diversify your retirement savings by contributing to both a TDRA 403(b) and a Roth 403(b).



By contributing to both the TDRA 403(b) and the Roth 403(b) you get the advantages of both accounts.

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Why contribute to a TDRA 403(b)?

 Contributions are made **pre-tax**.

 Funds grow **tax-free** and **taxes** are deferred until distribution at retirement.

Why contribute to a Roth 403(b)?

 Contributions are made on an **after-tax** basis.

 Because contributions are **taxed now**, funds **grow** and are distributed **tax-free** in retirement.

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MAKE A PLAN. Practice Retirement.



Know your Social Security Full Age Retirement Date



Estimate Your Pension Payments




Live on Reduced Income Prior to Retirement

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WHAT CAN I DO THIS....

WEEK?




MONTH?



YEAR?



BEFORE I RETIRE?



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WE WANT TO DO MORE THAN JUST
SUPPORT YOU IN RETIREMENT...

Pension Fund supports you where you are **right now**.


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YOUR
MONEY
LINE


WE PARTNERED WITH
EXPERTS TO GIVE YOU
peace of mind.




Expert Financial Guides



Budgeting Tools





Stability Assessments





Courses, Videos and Webinars


PFCC | **TDRA 403(b)/ROTH 403(b)**



**PRE-TAX & ROTH (AFTER-TAX) OPTIONS**
CUSTOMIZABLE FOR YOUR NEEDS

**EMPLOYER MAY CONTRIBUTE**
AS A BENEFIT TO EMPLOYEES

**HOUSING ALLOWANCE**
FOR RETIRED CLERGY

**ALLOWS ROLLOVERS**
FROM OTHER ELIGIBLE ACCOUNTS

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Prioritizing Savings




GET IN THE HABIT
In order to prioritize saving, you need to make it a habit. Get in the habit by using tools like your bank's scheduled transfer feature to automatically transfer money to savings each month.

SET UP AN EMERGENCY FUND
Your emergency fund should have 3-6 months expenses. This should be your first saving priority.

BENEFIT FROM COMPOUND INTEREST
Your next priority should be long-term savings. Take advantage of compounding interest in your retirement accounts to build wealth faster.

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PFCC | **BENEFIT ACCUMULATION ACCOUNT (BAA)**

HIGH-YIELD, AFTER-TAX SAVINGS FOR:

**Emergencies**

**Quarterly Tax Payments**

**College Planning**


**Big Purchases**

**Vacations**


**Any Financial Goal**

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
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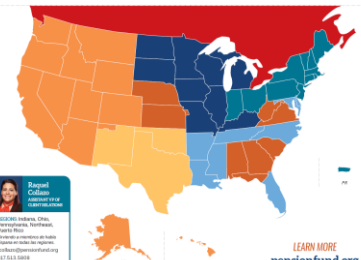
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LEARN MORE
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MINISTERIAL RELIEF & ASSISTANCE (MRA)

THE BRIDGE TO PASTORAL WELLNESS

PROGRAMS FOR NEW AND ACTIVE CLERGY

- Student Gift Membership
- Parental Leave Assistance
- Clergy Wellness
- Low-Interest Loans
- Reserve Chaplain Dues
- Vocational Counseling
- Gift Pensions for New Church Planters


PROGRAMS FOR ACTIVE AND RETIRED CLERGY

- Emergency Aid
- Disaster Relief
- Funeral Support
- Financial Literacy

PROGRAMS FOR RETIRED CLERGY

- Ministerial Relief Pensions
- Supplemental Gift
- 13th Check

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Dee Long

Meet Dee.

Dee Long, Director of Ministerial Relief & Assistance (MRA)

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Be sure to stop by the booth to talk with Dee and the rest of the MRA team about our MRA programs.

6



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Wellness.
MADE POSSIBLE.

26%

of U.S. Protestant pastors say they have personally struggled with some type of mental illness.*


*See Research Study: <https://doi.org/10.1016/j.jad.2022.06.041> for more personal experience with mental illness.

- Free, 24/7 access to self-paced programs.
- As effective as in-person therapy.
- Coaching available via phone, email and text.

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**DIVERSITY, EQUITY,
BELONGING AND
ACCESSIBILITY (DEBA)**



Meet Gabe.
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 Pension Fund
strong. united. renewed.

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Thank you!

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