

ELIGIBILITY FOR A PENSION FUND BENEFIT ACCUMULATION ACCOUNT

This eligibility chart is intended to provide general terms of eligibility for a Pension Fund BAA. Additional information can be found in the Benefits Accumulation Account Plan and Account Holder Resource Book.

	Am I eligible to establish a Pension Fund BAA?
<u>Member in the Pension Plan or TDRA</u>	Yes
<u>Owner of a Pension Fund Traditional IRA or Roth IRA</u> A current or former/retired eligible employee of an employer eligible to participate in the Pension Plan or TDRA who establishes an IRA. A spouse of a current or former/retired employee who files a joint tax return with the employee or former/retired employee and establishes an IRA. A surviving spouse who is a beneficiary of a deceased IRA Owner and who elects to treat the inherited IRA as his/her own.	Yes
<u>Current Employee of Eligible Employer</u> An eligible employee of an employer eligible to participate in the Pension Plan or TDRA, but who is not a Member in the Pension Plan or TDRA and is not an IRA Owner of a Pension Fund Traditional IRA or Roth IRA.	No
<u>Former/Retired Employee of Eligible Employer</u> A former eligible employee who was formerly employed by an employer eligible to participate in the Pension Plan or TDRA, but who is not a Member in the Pension Plan or TDRA and is not an Owner of a Pension Fund Traditional IRA or Roth IRA.	No
<u>Spouse of a Member or IRA Owner</u>	Yes
<u>Surviving Spouse who is the Member's Designated Beneficiary under the Pension Plan or TDRA</u>	Yes

1. An "eligible employer" includes all of the entities, including churches, colleges, agencies, units, and other organizations, which directly or indirectly serve the Disciples of Christ, any other church or affiliated entity that is part of the Stone-Campbell Movement, and any other organization which has been designated by Pension Fund as eligible to participate in the Plan for its employees. An eligible employer also includes a self-employed minister who is contributing to the Plan.
2. An "eligible employee" means any minister, missionary or common law employee of an eligible employer.
3. A "former eligible employee" means any minister, missionary or common law employee formerly employed by an eligible employer.