

PENSION FUND
OF THE
CHRISTIAN
CHURCH

SUMMER 2017

BRIDGE



Cultivating
a Culture of
Excellence



Disciples of Christ
in Puerto Rico

16

JOIN US THIS SUMMER!

Pension Fund and our newest staff members will be out and about this summer. Come meet with us and let us help you become retirement ready.

GENERAL ASSEMBLY

Indianapolis — July 8–12

13TH CHECK OFFERING

July 8, 7 p.m.

SUNDAY FINANCIAL WORKSHOPS

July 9, 2 – 3:15 p.m.



- Healthcare for Church Employees
- Paying the Pastor
- Retirement Planning
- Top 10 Questions the Church Has About Employment Issues (featuring **Rev. Micah James**)



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

MINISTERS & MATES BREAKFAST

July 10, 7 a.m.



Rev. Dr. Ben Bohren will be speaking on how his retirement plans with Pension Fund supported him through various stages of ministry. Visit ga.disciples.org for more information and to purchase tickets.

TUESDAY FINANCIAL WORKSHOP

July 11, 8:45 a.m.

- Personal Financial Wellness
(presented by Cynthia Newman and Matt Rosine)

THE PRESIDENTS' BREAKFAST FOR RETIRED MINISTERS & MISSIONARIES

July 12, 7 a.m.

- By invitation only

HOW TO REACH US

P.O. Box 6251
Indianapolis, IN 46206

866.495.7322 toll free

317.634.4504 phone

317.634.4071 fax

pfcc1@pensionfund.org

www.pensionfund.org

[f /PensionFundChristianChurch](https://www.facebook.com/PensionFundChristianChurch)

ARTICLE SUBMISSIONS

Email your idea to
communications@pensionfund.org

EDITORIAL STAFF

Emily Frische
Chief Marketing Officer
efrische@pensionfund.org

Meagan Miller
Marketing Director
mmiller@pensionfund.org

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your attorney, tax preparer or other
financial advisor to find out how Pension
Fund's retirement products or information
contained herein will impact your
individual situation.

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5 CHARACTERISTICS OF A CULTURE OF EXCELLENCE

“Leadership is about challenging the average to pursue the exceptional!”

This quote is on the wall above my desk. Part of my daily role as President of Pension Fund is to think through how I challenge and lead our team to be better today than we were the day before. A recent visitor to the office asked, “So, how do you do that?” I responded, “By pursuing a culture of excellence.”

In January, I challenged our team to pursue a culture of excellence. A culture of excellence is not a culture of perfection, nor a controlled environment where employees are afraid to think or use common sense, but a team culture marked by five clear characteristics.



Our goal is to
stay ahead of the
curve, while being
GOOD STEWARDS
of your money and
retirement resources.

1. The organization has a clear mission and vision.

At Pension Fund, our mission reflects Alexander Campbell's call "For the Support of Ministry." Our vision is that "every Stone-Campbell pastor and lay employee has a strong, smart and secure retirement."

2. Employees have clarity on their role and purpose.

Our staff recently reorganized into four teams, updated our position descriptions, and expanded our leadership table to ensure presence from all parts of our ministry in the decision-making process. The Leadership Table is a place where we develop policies and programs, taking into consideration the impact on all components of how we serve you.

3. Our teams are highly collaborative. Our employees work together to solve problems, care for members and develop forward-thinking strategic initiatives. At Pension Fund, we share credit for faithfulness and success, and collectively work together to solve challenges and learn from our mistakes.

4. We are resilient to change and challenge.

We don't change for the sake of making change, we change because we are challenged to do better and increase our faithful service to our members. We change because our regulatory environment changes. We change because the needs of our members change. And, we are challenged to live our core values of trust, integrity and compassion.

5. We have a pioneering mindset. This mindset has led us to expand our services to include spouses of eligible members in our IRA and Benefit Accumulation Account (BAA) products, to develop online enrollment tools and to expand the eligibility criteria for those who can participate in the student gift program. Our goal is to stay ahead of the curve, while being good stewards of your money and retirement resources.

At Pension Fund, we are pursuing the exceptional, so you—our loyal members and investors—can have a strong, smart and secure retirement. Thank you for trusting us!

Rev. Dr. Todd Adams

President
tadams@pensionfund.org



TWO IMPORTANT WAYS PENSION FUND MANAGES INVESTMENT RISK

How Pension Fund manages investment risk is an important factor to consider when deciding whether or not to invest your funds in one of our product offerings.

As such, there are two elements of our investment management to consider:

- how we have been able to add value in the management of funds above traditional benchmarks of similar risk, and
- the risk mitigation and protection measures that allow us to protect our participants from the downside risk of the volatile financial markets.

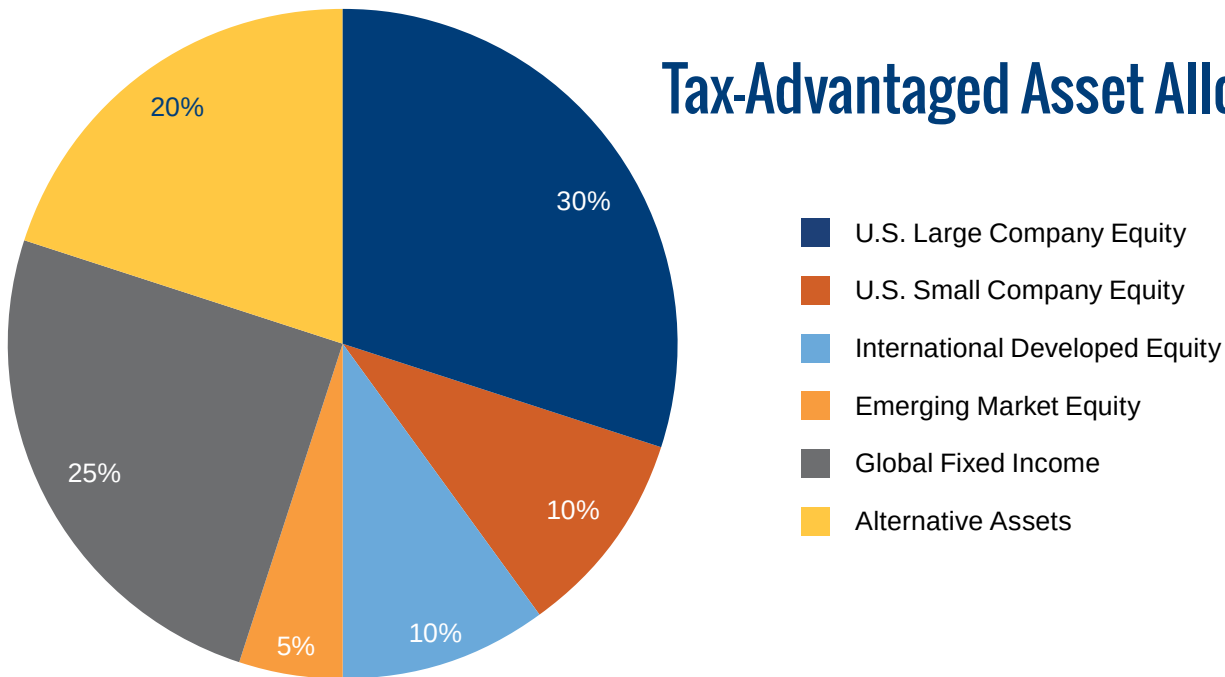
1. Adding Value to Accounts

Attractive, long-term investment returns are achieved by **having a disciplined investment strategy** that allows value to be added in several ways. For us, this means a disciplined investment process, appropriate asset allocation, quality investment managers and deliberate dedication to lowering costs. Our board of directors is responsible for setting the asset allocation mix for our products, and does so only after considering the appropriate risk level for each product. This risk level takes into

account such things as investment time horizon and liquidity needs.

After the allocation is determined, our investment staff applies a disciplined investment strategy and makes sure assets within each asset class are managed by excellent investment managers with specific expertise within these classes. An additional responsibility of staff is to not only monitor the performance of these managers and make changes if necessary, but to manage the investment operations in the most cost-efficient manner.

Tax-Advantaged Asset Allocation



2. Protecting Members from Volatile Markets

Pension Fund takes seriously its commitment to **assume the investment risk of our products.**

Although we've done a good job passing along good long-term investment performance, we need to make sure we do what is necessary to protect the payment of the base interest rate against the significantly volatile shorter term market swings.

We do this in several ways: In addition to a diversified asset allocation and discount rate, we have a disciplined portfolio rebalance process which helps keep risk at an acceptable level. It's also necessary to

keep additional product reserves on hand to provide a protective cushion so that a participant's account grows each day even while investment markets do not.

Our goal at Pension Fund is to offer an array of products on which our participants can safely rely for protection in the short-term while offering competitive returns in the long-term.

David Stone

Chief Investment Officer
davids@pensionfund.org



IRA AND BAA PROGRAMS NOW AVAILABLE FOR SPOUSES

Pension Fund's Board of Directors recently approved participation for spouses of members (and eligible members) in the Traditional IRA, Roth IRA and Benefit Accumulation Account (BAA) programs.



Do you wish you could share all the benefits of participation in Pension Fund retirement programs with your spouse? Now your spouse can enjoy the same stable returns, base interest rates and potential additional interest earnings you have enjoyed as a Pension Fund member. As of Jan. 1, 2017, spouses of members (and those eligible to become members) can participate in the Traditional IRA, Roth IRA and BAA programs.

What programs are open:

- Traditional IRA
- Roth IRA
- Benefit Accumulation Account*

Who can enroll:

- Spouses of current members
- Spouses of eligible members (including surviving spouses)

Why enroll:

- Enjoy Pension Fund participation benefits, including competitive base interest rates and the opportunity to earn Good Experience Credits
- Consolidate and manage retirement savings from one central financial source
- Increase retirement savings by maxing out IRA contribution limits through each of your spouse's IRA accounts
- Save money on account maintenance fees

How to enroll:

- Enroll online at www.pensionfund.org
- Enroll in person at Pension Fund's summer events
- Call your area director (see pages 14–15 for a map and list of area directors)

Questions? Contact your area director or Pension Fund today at 866.495.7322. Learn more at www.pensionfund.org.

Our spousal IRAs do not require a spouse to have income to make contributions.**

** Spouse participation in the BAA program requires enrollment in a spousal IRA program, or participation of an eligible member in the Pension Plan or Tax-Deferred Retirement Account.*

*** Program participants must be filing jointly for tax purposes if spouse does not receive income.*

This should not be construed as tax, financial or legal advice. Please consult your tax or financial advisor with individual questions or concerns.

TEST YOUR READINESS “IQ”

Are you ready for retirement? Take these quizzes to find out if you're ready for retirement, or if there is more you should be doing to pave your financial path.

Are you ready for retirement?

1. Do you regularly contribute to a retirement plan?
☐ yes ☐ no
2. Have you set up a projected retirement budget?
☐ yes ☐ no
3. Are you on track to save 75-85% of your current income for retirement?
☐ yes ☐ no
4. Are you working on paying off all debt?
☐ yes ☐ no
5. Do you feel confident you will reach your retirement goals?
☐ yes ☐ no

If you answered mostly “yes” to these questions:

Great! You are on your way to a successful retirement. You realize reaching retirement means sacrificial saving, and you are dedicated to making your retirement goals come true.

If you answered mostly “no” to these questions:

There is likely more you could be doing to save more for retirement. Consider budgeting and dedicating a larger portion of your savings for retirement. Pension Fund can help! Visit www.pensionfund.org for more information.

Is there an easier way to save?

1. Do you have a retirement account with a former employer?
☐ yes ☐ no
2. Do you have multiple retirement accounts with different financial providers?
☐ yes ☐ no
3. Do you have trouble managing your retirement accounts?
☐ yes ☐ no
4. Are any of your retirement plans charging high fees?
☐ yes ☐ no
5. Are your retirement funds “locked” from you withdrawing them if necessary?
☐ yes ☐ no

If you answered mostly “yes” to these questions:

You may want to consider rolling over your funds into one central benefits provider (such as rolling IRA funds to Pension Fund). Or, you may want to look into adding Pension Fund's BAA program to your retirement savings to access benefits such as base plus rates and instant access to your funds.

If you answered mostly “no” to these questions:

Great! Luckily you have a great system of retirement benefits that work for you.

IMPORTANT PENSION PLAN CHANGES

Pension Plan participants should be aware of several important plan changes based on actions from our Board of Directors this year.

EFFECTIVE JAN. 1, 2017, THE FOLLOWING CHANGES NOW APPLY:

Vesting: A Member shall be 100% vested in his or her benefits under the Plan at all times. This plan change removes the two-year waiting period for lay employees. This change impacts lay employees only. There is no change to ministers who were already 100% vested.

Definition of Retirement: This has been updated to include members who permanently reduce work to less than 50% of the average level of bona fide services performed by the member over the immediate preceding 36-month period.

EFFECTIVE JULY 15, 2017, THE FOLLOWING CHANGES NOW APPLY:

Disability: The disability benefit maximum increased from \$50,000 to \$70,000 based on the member's salary for the preceding 12 months. The status of members approved for disability pension will only need to be modified in the case of inactivity for two years. Modification was previously based on inactivity for five years.

Service Waiver: Members who do not begin dues payments within two years following first employment by a church will be able to restore full benefits after two years; 50% after the first year and 100% after the second year.

PENSION FUND'S SUMMER EVENTS

The sun is out in full force, and so is Pension Fund with our summer events! Join us at this year's North American Christian Convention (NACC) in Kansas City or at the General Assembly in Indianapolis to visit with staff members, participate in events or enroll in new products.

At our booth:

- Enroll in products (like our new Pension Fund spousal IRA and BAA)
- Preview the new www.pensionfund.org
- Meet and visit with your dedicated area director
- Ask questions about products

Check out the highlights for each event on the following page, and find detailed schedules on the inside front cover of this magazine. We look forward to meeting you and helping you become retirement ready.

this is for **EVERYONE** KANSAS CITY NACC 2017



NACC EVENT HIGHLIGHT: **Pete the Planner Lunch and Learn – June 29**

Are you retirement ready? At this Pension Fund-sponsored “lunch and learn” event, award-winning comedian and financial wellness expert, Peter Dunn (“Pete the Planner”), will teach tricks to jump-start your retirement plans. Dunn has appeared on many syndicated TV and radio programs, hosts his own radio show, and is author of ten books. Space is limited, and tickets are on a first-come, first-served basis. Learn more at www.gotonacc.org.



NACC SPOTLIGHT: 2017 NACC President Rev. Gene Appel, senior pastor, Eastside Christian Church (ANAHEIM, CA)

This year’s NACC President Gene Appel served for 18 years as senior pastor of Central Christian Church in Las Vegas and lead pastor at Willow Creek Community Church in South Barrington, IL. Rev. Appel currently serves as senior pastor at Eastside Christian Church in Anaheim, CA. He also co-authored the book *How to Change Your Church Without Killing It*.

Appel grew up in what he call the NACC “tribe” and attended his first NACC event when he was only four years old. When describing the benefits of fellowship at NACC, he told Christian Standard, “I fundamentally believe we’re better together.”

Appel said this year’s NACC theme *This is For Everyone* was inspired by his church’s desire to make disciples and be proactive as Christians in a diverse world. “My prayer is that it will foster the conversations all of us know we need to be having... and have them in a healthy way that forces a positive type of tension.”

“I think people are sensing God’s up to something and there’s something special moving among this tribe of churches and leaders we are part of,” said Appel.



GENERAL ASSEMBLY EVENT HIGHLIGHT: **Minister and Mates Breakfast, Rev. Dr. H. Benjamin Bohren: Blink! Blink! (John1:1-5) – July 18**

At this Pension Fund-sponsored event, Rev. Bohren will be speaking on how his retirement plans with Pension Fund supported him through various stages of ministry. Tickets required, visit ga.disciples.org for more information.



GENERAL ASSEMBLY SPOTLIGHT: **General Minister and President Nominee Rev. Teresa (Terri) Hord Owens (CHICAGO)**

The General Board voted to forward the name of Rev. Teresa (Terri) Hord Owens to the 2017 General Assembly as the nominee for General Minister and President of the Christian Church (Disciples of Christ).

“We saw in Terri that unique combination of pastoral leadership, active presence in all expressions of the Church, and administrative experience that the search committee believed was most needed,” said Search Committee Chair Jackie Bunch. “She has experience as a local pastor, theologian and leader.”

A Disciple since young adulthood, Hord Owens is currently dean of students at the University of Chicago Divinity School and pastor of First Christian Church of Downers Grove, IL.

Rev. Owens is widely sought after as a preacher, speaker and workshop facilitator. Her ministry and intellectual interests include a theology of reconciliation, cultural intelligence, developing inclusive and multi-cultural congregations, and the mentoring of youth and young adults.

Participants of General Assembly will join to elect a new General Minister and President of the Christian Church (Disciples of Christ) during Sunday night worship. Speakers include Rev. Jae Young Rhee, Rev. Dr. Jen Garbin and Henry Brewer-Calvert.

COMING SOON: THE NEW PENSIONFUND.ORG

You asked, we answered. Launching this summer, our new website will be mobile-friendly and provide members with educational information, access to online tools and a better overall user experience.



In February 2016, we surveyed our members to see how we could improve our website. Here is what you said:

“I would like better online tools.”

Our new website will offer relevant financial education information, updates about Pension Fund programs and events, and—in the near future—financial calculators, online forms, and online enrollment.

“I would like to see forms better organized.”

Forms for members are now organized by action (rather than product). Enrollment forms are easily accessible on our product information pages. We hope that will make it easier for our members and prospective members to find the right forms!

“I would like to fill out forms online.”

The ability to fill out forms online and directly submit them to Pension Fund is a feature that we will add in the future.

“I want to access more materials online (instead of in paper form).”

Our new website platform is able to provide our members with many of the same materials you are accustomed to receiving in paper form. We hope this will help us continue to “go green” and cut down on the waste and cost of paper.

“I would like to read the page in Spanish.”

Now you can read all pages in Spanish (and other languages) with the help of Google Translate. Simply click your preferred language in the “Select Language” bar in the upper right-hand corner of the website.

“I would like more intuitive page navigation.”

We have streamlined and reorganized all pages to be more user-friendly based on research and best practices. Our “search bar” functionality will allow website visitors to type in key terms to find the right page.

“I would like to know more about Pension Fund staff.”

The complete Pension Fund staff list with photos and contact information is now available online. Come e-meet our team!



Visit us at our summer events for a live demonstration and to give us your feedback!

BOOKS ON CULTIVATING CULTURE

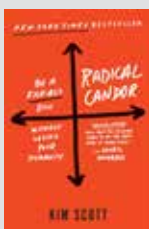
Cultivating the right organizational culture is important no matter where you work. Why? Because who you are sets the tone for what you do. Here are just a few popular book picks that may help your ministry create or refine its culture.



Leaders Eat Last: Why Some Teams Pull Together and Others Don't by Simon Sinek

Imagine a world where almost everyone wakes up inspired to go to work, feels trusted and valued, then returns home feeling fulfilled. Today many organizations are creating environments in which people naturally work together to do remarkable things. In this book, Simon Sinek shares true stories and his ideas on culture from his work with successful organizations in many industries around the world.

<https://www.amazon.com/Leaders-Eat-Last-Together-Others/dp/1591848016>



Radical Candor by Kim Scott

Author Kim Scott was an executive at Google and then Apple, where she worked with a team to develop a class on how to be a good boss. She earned fame through her approach to effective management of "Radical Candor," which simply means that you have to care personally and challenge directly to be a good boss.

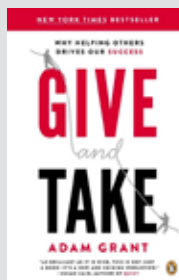
<https://www.amazon.com/Radical-Candor-Kim-Scott/dp/1250103509>



Who Moved My Cheese?: An Amazing Way to Deal with Change in Your Work and in Your Life by Spencer Johnson

Most people are fearful of both personal and professional change because they don't have control over how or when it happens to them. In this timeless business classic, Dr. Spencer Johnson uses a deceptively simple story to show how your attitude can take the fear and anxiety out of managing the future.

<https://www.amazon.com/Who-Moved-My-Cheese-Amazing/dp/0399144463>



Give and Take: Why Helping Others Drives Our Success by Adam Grant

For generations, we've focused on the individual drivers of success: passion, hard work, talent, and luck. But in today's dramatically different world, success is increasingly dependent on how we interact with others. In Give and Take, an award-winning researcher and professor examines why some people are successful and others aren't.

<https://www.amazon.com/Give-Take-Helping-Others-Success/dp/0143124986>

WE ARE ONE FOR 13TH CHECK

“Finally, all of you, be like-minded, be sympathetic, love one another, be compassionate and humble.” (*Peter 3:8*)

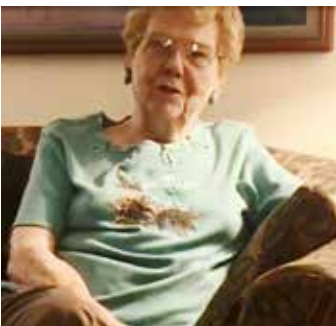
July is almost here, which means General Assembly is near. General Assembly's theme for this year is “One/Uno/Younn/Un.” As the united Body of Christ, we will celebrate our church family and have the opportunity to study, reflect, and gather as one—connected by God's love and grace. We will also have the honor and privilege of sharing the blessings God has given us with those who are less fortunate.

This spring I visited with one of our retired donors, Betty McEver Curtis. She shared a lovely story about her family, and how her upbringing in the church taught her

that humility and graciousness go hand in hand. She said:

“I was born in 1928 and lived during the Great Depression. My family had been farmers in Georgia, and moved to North Carolina looking for a better life... My father drove a laundry truck and his salary was between \$12 and \$15

per week. When he made \$15, he took the children to the store for 5 cents worth of candy. That was a huge thing for us. Mother and Dad had such little money that they felt they could not tithe. After much talk and prayer, they decided to try it. Every Saturday night, Daddy laid out 25 cents for church and a nickel for Sunday School as part of the tithe. He wanted his children to share in the tithing. I went to work at 16. After my first check, I came in for my money for church and Sunday School, and was told that was his tithe and that I must now tithe from what I earned. I learned what tithing was all about at an early age. My husband and I felt the same about our sharing with others. In our time of stress and need, Pension Fund was there for us—not only financially, but in whatever support we needed.”



Betty went on to tell me about how giving is truly a blessing. She and her family have been supporters of all Ministerial Relief and Assistance programs, one of those being the 13th Check collected at the Assembly.

For many years, the Christian Church (Disciples of Christ) has expressed its commitment to the Church and those who serve the Church through Pension Fund's 13th Check offering. This additional gift has met great need from its recipients, who faithfully served the Church but have low pensions. With the gift of the “13th” Check is affirmation to these pensioners that the Church cares for them and their well-being. Hopefully, the Church is always seeking ways to provide this affirmation and security for those whose ministry it touches.

We are “One/Uno/Younn/Un” in the Body of Christ and we are called to be like-minded, (In loving God) be sympathetic, (listen to their stories) love one another, (As God loves us) be compassionate (with those who need a helping hand) and humble (serve God because we are God's). May this scripture break open in our lives! I pray that this season is full of God's love and grace for you, and if you have the opportunity to come to General Assembly, we would love to visit with you at our booth!

Rev. Ruth Chavez Wallace

Vice President
for Development
ruthw@pensionfund.org



AREA SUPPORT



Rev. Daniel Gulden, Vice President of Client Relations, leads a new field team including five new Area Directors and an Assistant Vice President for Client Relations.

This team will focus on Pension Fund's continued commitment to providing outstanding customer service, creating and establishing new employer relationships, promoting Pension Fund's products and services, and helping members become retirement ready.



Rod Witte, Assistant Vice President of Client Relations

Witte serves in the Pacific Southwest, Northern California/Nevada, Oregon/Southwest Idaho, Central Rocky Mountain, Northwest and Montana Regions. Additionally, he directs the

work of a part-time staff person who will focus on Hispanic congregations in the Pacific Southwest and Arizona regions. He comes to Pension Fund with a 30-plus year career in the banking industry. Most recently the CEO of Tennyson Center for Children and a former Chairman of the Board for the Christian Church Foundation, he brings with him a proven track record of client management and a broad network in the church. Witte is a member of South Broadway Christian Church in Denver.



Rev. Kyle Fauntleroy, Area Director

Fauntleroy will be based in Fort Worth and responsible for the Arizona region. He will also overlap in Oklahoma and the Southwest Regions with Connie Inglish, the current Assistant Vice President of Client Relations, as she transitions to retirement in 2018. He retired from the U.S. Navy as Chaplain with the rank of Captain after 30 years of service, and is an ordained Disciples pastor and Brite Divinity alumni. He brings leadership in the military, a deep Disciples relational network and



Connie Inglish

knowledge of the Independent Christian Church where he was raised. Fauntleroy will join Pension Fund staff Aug. 1, 2017.



Alexis Branaman, Area Director

Branaman is responsible for the Georgia, Alabama/NW Florida, Great River, Tennessee, and Kentucky regions. She is a Phillips Legacy Scholar, former Disciples Peace Fellowship intern, and graduate of Texas

Christian University and the University of North Florida. She lives in Jacksonville, Fla. and comes to Pension Fund with a background in international student recruitment and experience as a community board member for the Phillips University Legacy Foundation. Her parents are Disciple pastors.



Raquel Collazo, Area Director

Collazo is based out of the Indianapolis office supporting Pennsylvania, the Northeastern Region, Florida, Puerto Rico and Hispanic congregations and employees in Texas. She comes to Pension Fund from JP Morgan

Chase Bank, where she worked as a Private Client Banker managing new and existing clients. She has a proven track record for generating millions in new deposits. Born in Puerto Rico, where she grew up in the Disciples denomination, her family moved to Indiana when she was a teen.

Want to contact your area director?

- Alexis Branaman: abranaman@pensionfund.org
- ■ Raquel Collazo: rcollazo@pensionfund.org
- Kyle Fauntleroy: kfauntleroy@pensionfund.org
- Danny Gulden: dgulden@pensionfund.org
- Connie Inglish: cinglish@pensionfund.org
- Michael Johnson: mjohnson@pensionfund.org
- Dee Long: dlong@pensionfund.org
- ■ Gabriel Lopez: glopez@pensionfund.org
- David Nicholson: davidn@pensionfund.org
- Aaron Smith: asmith@pensionfund.org
- Rod Witte: rwitte@pensionfund.org



Michael Johnson, Area Director

Johnson is responsible for the Upper Midwest, Illinois/Wisconsin, Michigan and Mid-America regions. He comes to Pension Fund from Ed Martin Auto group in Indianapolis. He grew up at Southport

Christian Church and has served on regional youth councils, attended General Assembly and been on donor visits with staff from the Christian Church Foundation. Johnson brings a philosophy of meeting customer needs and experience with sales training resources and client relationship management processes.



Dee Long, Area Director

Long lives in South Carolina and is responsible for the South Carolina, North Carolina, Virginia and the Capital Area regions. Previously with Disciples Church Extension Fund, she has been doing

independent congregational consulting work. She is actively involved in National Convocation and integrally connected with the Raleigh/Goldsboro District of the Church of Christ/Disciples of Christ International, a Pension Fund employer, along the Atlantic seaboard.



Rev. Gabriel Lopez, Area Director (part-time)

Lopez joins Pension Fund as part-time Area Director for Hispanic congregations in the Pacific Southwest and Arizona. He also co-pastors East Whittier Christian Church

in Whittier, Ca. and brings a wealth of experience in the Christian Church (Disciples of Christ).



David Nicholson, Contractor

Nicholson serves as the Canadian Pension Fund of the Christian Church (PFCC)

Representative and is dedicated to servicing and supporting our members, congregations and ministry partners in Canada. He also

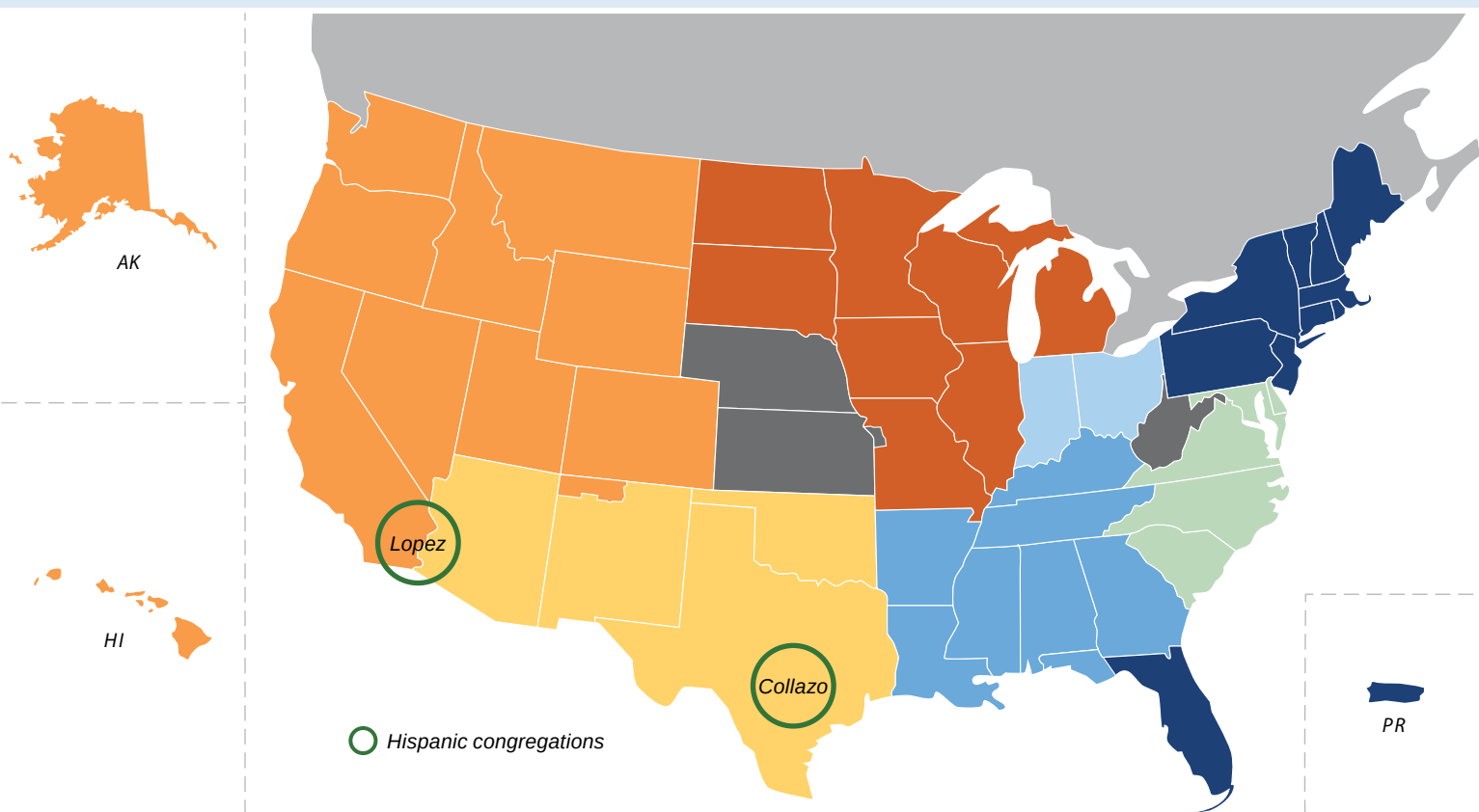
serves as a director for the Canadian PFCC Board of Trustees.



Rev. Aaron Smith, Area Director

Smith is responsible for the greater Kansas City, Kansas, Nebraska, and West Virginia areas and the Church of Christ, Disciples of Christ, International Assembly. Born and raised in Indianapolis, Smith has

served with Pension Fund for 5 years and recently moved to Atlanta, GA to serve as deployed staff. He is also an alumnus of the Disciples Divinity House at University of Chicago Divinity School as well as an ordained minister in the Church of Christ, Disciples of Christ.





THE CHRISTIAN CHURCH (DISCIPLES OF CHRIST) – PUERTO RICO

The Christian Church (Disciples of Christ) denomination has served Puerto Rico since 1899, when its first missionaries arrived.

Today, the Church in Puerto Rico continues its emphasis on proclaiming gospels, excelling in Christian education, and changing lives through social work. We spoke with former General Pastor Rev. Esteban Gonzalez Doble about how pastors in Puerto Rico benefit from Pension Fund retirement products.

What makes your ministry unique?

Our understanding of Christian unity is what truly sets us apart. That is why the Disciples of Christ in Puerto Rico has served as a bridge and meeting point among all the Christian traditions in the country. Clearly, this is part of the nature and identity of our denomination.

What's new with your ministry?

Our close relationship with the Catholic Church, Pentacostal Church, Adventist Church, historical denominations, and intra-church organizations, has enabled us to develop working relationships useful for

helping the aspirations and goals of our people. From this perspective, our prophetic management has been strengthened and present at vital moments in the life of the country.

Our Church has social projects in the country, with prominent participation in ecumenical organizations, projects in Haiti and the Dominican Republic, and missionary work in other countries (including Colombia, Ecuador, Costa Rica, Venezuela, Cuba, Paraguay, and Argentina). We publish our own Christian education material for adults, youth and children. We have a ministerial body of 170 members and 106 congregations, with a high level of commitment to the community they serve. We also have Camp Morton, where we develop leaders, and a Bible Institute for the development of lay leaders (which also serves other denominations).

We support our ministers by publishing their books and materials. The Church has a denominational-level choir, which remains active throughout the year and recently celebrated its 30th anniversary. We maintain a series of radio programs and constantly promote the use of technology to share our educational message.

Who participates in Pension Fund benefits?

Pension Fund benefits are offered to all paid staff in our churches—particularly those employees who have a level of stability in employment, because we are affected by high turnover. However, all the staff of the Christian Center, the pastors and some secretaries of the local churches participate in Pension Fund's programs.

How do you encourage employees to use the benefits you offer?

All our ordained pastors receive a contribution to their pension plan (\$75 per month if under age 55, and \$100 per month if over age 55). The Pastor Services

Committee and the Administrative Office of the Christian Center consistently follow up on the need for participants to increase their contributions and importance of the plan for each member. Also, when there are ministerial transitions, this aspect is very carefully considered so participation remains strong.

What is your organization's philosophy regarding care of employees (retirement and/or health)?

The Church has always maintained a proactive philosophy on this issue. We constantly adjust our programs to care for the well-being of the pastors. Our local churches are very diligent about this and the general level of the Church encourages it.

Would you recommend Pension Fund to other organizations?

We have certainly recommended it and will continue to do so.

*Former Puerto Rican Christian Church (Disciples of Christ)
General Pastor Rev. Esteban Gonzalez.*



What are some of the most common FAQs from your staff regarding their retirement benefits?

The main question is always “How much will I receive when I retire with the contribution I am making?” I always answer the same way: The more you contribute, the more you will receive. Immediately I explain to them that this is a comprehensive plan that includes various parts (disability, life insurance, long-term pension), and since it is designed for the church, once the operating costs are covered the earnings are distributed among the members. That is “justice”!

What do you see as the greatest challenge for retirement administrators?

The greatest challenge for administrators will always be to maintain sound judgement in everything they do. The era in which we live demands that we are conscientious, watch operational costs, maintain sensitivity and historical awareness, take care of the legacy we have received, increase transparency in the process, as well as be good stewards.

Can you think of any interesting stories regarding a pastor or family who has been blessed by one of Pension Fund’s programs?

During our relationship over the years, our church has maintained a series of stories in which support from Pension Fund has been indispensable. I don’t want to

The main question is always ‘How much will I receive when I retire with the contribution I am making?’ I always answer the same way:

**THE MORE YOU
CONTRIBUTE,
THE MORE YOU
WILL RECEIVE.**

mention specific names, but there are more than 20 memorable testimonies.

The most outstanding was when we started in 1993. One of our pastors signed up for the Pension Plan in October and was diagnosed with a terminal illness. On Dec. 31, 1993, he passed away into the presence of our God, leaving behind his wife and three children. Immediately, Pension Fund took action, and this family received all of the benefits of a pastor who passes away while still actively serving in ministry. The result has been that his children received benefits until finishing

their university studies. As of this day, his oldest son is a physician, (gastroenterologist), the oldest daughter is a leader in the church and married to a prominent businessman of our country, and the youngest daughter has completed her culinary studies. His widow continues to enjoy good health. This entire family lives in gratitude for these benefits, and they presently maintain a scholarship fund to help students in need.

Another memorable story was the illness of one of our General Pastors, the Rev. Ramón Goveo Hernández, who during his tenure became ill with Guillain-Barré syndrome. He was not able to work for a year, and during that time Pension Fund took care of him. He was able to return to active ministry, but years later he had to take early retirement. During this entire time, Pension Fund made all the difference.

Raquel Collazo now serves Puerto Rico as an area director.

[See pg. 14 to learn more about Raquel and the geographic locations she covers.](#)

REV. ESTEBAN GONZALEZ DOBLE (GUAYNABO, PUERTO RICO)



Rev. Esteban González Doble pastors in Hato Nuevo (Guaynabo), Puerto Rico, and previously held the position of General Pastor of the Christian Church (Disciples of Christ) in Puerto Rico from 2001 until 2015. He is a member of Pension Fund's Board of Directors, advocating for benefits on behalf of all Puerto Rican pastors.

Gonzalez's relationship with Pension Fund began in 1992, when he developed a proposal for Puerto Rican pastors to have a pension plan.

"Of all the alternatives we reviewed, the Church decided on Pension Fund," Gonzalez said. "Since then, we've become a big advocate of this extraordinary plan. The feedback from Puerto Rican participants has been very favorable."

He has held several positions in the Disciples of Christ Church in Puerto Rico, including President of the Program Commission of the Convention, Treasurer, President of Budget Committee, President of the Ministerial Accreditation and Training Committee, Administrative Assistant to the Pastor General, Moderator and Interim General Pastor in 1999.

"It is an integral perspective of presenting the gospel that has been maintained during the 118 years of service in Puerto Rico," said Gonzalez, explaining the Church's efforts in the country.

Gonzalez was born in New York City, a member of a family of three brothers and two sisters. His childhood church was the Christian Church (Disciples of Christ) in Sabana Seca, and as a youth he attended the Christian Church (Disciples of Christ) in Villa Marisol, where he entered into ministry at the age of 20.

He is a graduate of the Inter-American University with Concentrations in Psychology and Business Administration, as well as the Evangelical Seminary of Puerto Rico, with a Masters in Divinity. He was ordained to ministry by the Christian Church (Disciples of Christ) in Puerto Rico in 1989.

Gonzalez pastored the Christian Church (Disciples of Christ) in Candelaria Arenas, Toa Baja, New York (Interim Pastor), La Cumbre, Ciales, and in Santa Juanita. He and his wife, Annette Piñeiro, have two sons, Steven and Brian.

IN MEMORIAM

Following are member deaths that were reported to Pension Fund between September 31, 2016 and March 31, 2017.

DEATHS IN ACTIVE SERVICE

James Hazelrigg
Hopkinsville, KY

Catherine Sparks
Frankfort, IN

OTHER DEATHS

Karen Austin
Laveen, AZ

Quentin Barber
Fort Worth, TX

Bruce Bixler
Providence Village, TX

Richard Cornell
Zanesville, OH

Nancy Cox
Thousand Oaks, CA

Michael Dougherty
Frankton, IN

Lynda Duncan
Nashville, TN

Patricia Fisher
Salem, IN

Carol Fosness
Youngsville, NC

Roger Grubb
Hobart, IN

Eugene Guenin
Greenwood, IN

Naomi Hannah
Lakewood, NJ

Nancy Harris
Winamac, IN

Alice Hasenyager
Deland, FL

Thomas Hernandez
Brentwood, CA

Gordon Hill
Hamilton, OH

Donna Jones
Springfield, MO

Nancy Jorgensen
LaBelle, MO

Mary Kolbe
Pantego, TX

Vincent Matle
Jamestown, KY

Gregory Nunley
Danville, VA

Andrew Orr
Tyler, TX

Ruben Ortiz
Toa Alta, PR

Lois Pifer
Portland, OR

David Roemersbuerger
Washington, IL

Joseph Schodrowski
St. Louis, MO

Eugene Snyder
Tulsa, OK

DEATHS IN RETIREMENT

Donald Anderson
Fremont, CA

Rush Barnett
Colorado Springs, CO

Virginia Betts
Indianapolis, IN

Doris Blackwood
Brandenburg, KY

Freida Braden
Lewistown, IL

John Henry Cain
Indianapolis, IN

Deborah Casey
Mansfield, PA

Don Cassidy
Santa Barbara, CA

James Cox
Richmond, KY

Eleanor Daniel
Urbana, IL

Daisy Edgerton
Indianapolis, IN

James Evans
Johnson City, TN

Royal Ewing
Hood River, OR

George Gibbs
Austin, TX

Raymond Gipson
Willard, MO

Edward Graboski
Williamsport, PA

Freda Guthrie
West Union, WV

Donald Haase
Monticello, IN

Margaret Hahn
Indianapolis, IN

Frederick Hall
Plano, TX

Charles Hansrote
Lynchburg, VA

Robert Henthorn
Edmond, OK

Edith Hicks
Phelps, NY

Clayton Housholder
Fort Wayne, IN

Norman Hunt
Washington, PA

Charles Irving
Fillmore, IN

Rosetta Johnson
St. Louis, MO

Erma Jones-Wolf
Modesto, CA

Ray Kerstetter
Newton, KS



Cleon Kitchen
Soldotna, AK

Clara Koehl
Speedway, IN

Cathleen Landeroz
Nampa, ID

Hoy Ledbetter
Huntsville, AL

Melissa Leehan
Santa Fe, NM

Wesley Livingston
Norwalk, CT

William Longman
Watertown, MA

E. Rebecca Matthews
Springfield, MO

Therese McAndrews
Greenwood, IN

Golda McClelland
Whiteville, NC

Gerald McHarg
Whittier, CA

Margy McKay
Springfield, MO

Mary McReynolds
Canton, MO

Billy Montgomery
Edmond, OK

Herbert Nobles
Newton, KS

Raleigh Peterson
Lake Nebagamon, WI

Wendell Pew
San Juan Capistrano, CA

Peggy Prose
Russellville, AR

Norma Putney
Claremont, CA

James Reynolds
Tulsa, OK

Elizabeth Rogers
Michigan City, IN

Pauline Sanders
Miami, OK

Gale Secord
Kenton, OH

Kathryn Shane
Aurora, CO

Dale Smith
Nampa, ID

Tommy Steel
Leander, TX

John Synja
San Diego, CA

Dorothy Tait
Wilson, NC

Mary Taylor
Hampton, VA

Calvin Tillery
Broken Arrow, OK

Colleen Travis
Garland, TX

Hia Trinh
Belton, MO

Clarence Tucker
Lee's Summit, MO

Michael Warning
Kinston, NC

Norman Wasson
Flemingsburg, KY

Grace Williams
Naples, FL

Cleo Wilson
Wellsburg, WV

Florence Wolfe
Temecula, CA



REMEMBERING THE GIFTS

Pension Fund owes so much to the individuals who believe in the ministry of those who have served the Church.

Thanks in great part to you, our donors, we are able to help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from May 1 to October 31, 2016 to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment. **You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!**

Ministerial Relief

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).



INDIVIDUALS

Amos and Marilyn Acree
N. Odessa Adams
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Tommy and Vickie Akers
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 Hal Zug

CHURCHES

Bethany Christian Church, Houston, TX
 Central Christian Church, Corpus Christi, TX
 Central Christian Church, Walla Walla, WA
 Christian Church Foundation, Indianapolis, IN
 Christian Church in Ohio, Worthington, OH
 Christian Church of Connellsville, Connellsville, PA
 Christian Women's Fellowship, Arthur, IL
 Disciples Womens Ministries, Richmond, KY
 Federated Church of West Lafayette, West Lafayette, IN
 First Christian Church of the Beaches, Neptune Beach, FL
 First Christian Church, Belton, TX
 First Christian Church, Bolivar, MO
 First Christian Church, Bryan, TX
 First Christian Church, Clearwater, KS
 First Christian Church, Donna, TX
 First Christian Church, Hopkinsville, KY
 First Christian Church, Idaho Falls, ID
 First Christian Church, Lemoyne, PA
 First Christian Church, Metropolis, IL
 First Christian Church, Morgantown, WV
 First Christian Church, Texas City, TX
 Gordonsville Christian Church, Gordonsville, VA
 Hope Church, Bound Brook, NJ
 Hurstbourne Christian Church, Louisville, KY
 Lansdowne Christian Church, Baltimore, MD
 North Christian Church, Fort Wayne, IN
 North Heights Christian Church, Wichita, KS
 Ridglea Christian Church, Fort Worth, TX
 Riverbridge Partners, LLC
 Utica Christian Church, Utica, MS
 Washington Avenue Christian Church, Elyria, OH
 United Christian Missionary Society, Indianapolis, IN
 Zion Christian Church, Maurertown, VA

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 13th Check offering. These gifts will provide the 13th Checks to recipients in 2016. We express our sincere appreciation.



INDIVIDUALS

Richmond Adams
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 Frances and John Alford
 Bruce Dame and Carol Anderson
 Ceferino and Enid Olivieri-Ramos Aponte
 Mona Baird
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 Melanie Groh
 Carla and Billy Hall
 Arthur and Susan Hanna
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13th Check, continued

Gaylord and Diana Hatler
Daniel and Montine Hensley
J. Leroy Hershiser
Henry and Kathryn Hilliard
Raymond and Caroline Hite
Dana and Robin Hoover
J. Harold and Dorsia Hopkins
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S. Joan Houston
Lloyd and Harriett Howard
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Patsy Irons
JW James Jr
Charlotte Johnson
Darrell and Janet Johnson
James and Mary Johnson
Nancy Johnston
Fred Jones
Kathleen Kelley
Shirley Kershaw
Marcia Kibler
Elaine Kokubun
Edward Kolbe
Carol and John Kolsti
Earl and Anna Kragnes
Shirley Kroh
Nancy Laslo
Richard and Nancy Laslo
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Laverne and Betty Leigh
Lillian Lewis
John and Donna Long
Lanny Lybarger
John and Margaret Lyons
Alan and Janice Mace

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Roy Martin
John and Sharon Matsel
Dortha May
James and Pamela McCurdy
Isobel McDaniel
William and Julia McDonald
Beatrice and David Meeker
Ralph and Ann Messick
Wayne and Carol Meyer
Betty Miller
Ruth Ann Mindel
Alice Mitchell
Michael and Susan
Moschenrose
Paul and Blossom Tibbits
Murphey
Charlotte Nabors
C. and Patricia Naylor
Diep Mong Thi Ngo
Phan Nguyen
James Allen and Jean Nichols
John and Margot Novikoff
Donald and Lillian Nunnally
Bernard and Ann Oakes
Richard and Mary Ober
Michael and Cheryl Omundson
Coy and Fay Parsley
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G. Philip and Loris Points
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Wanda White
Judith Whitehouse
Marsha Wolfersberger
Claude and Gladys Wood
Ruth Woods
David and Nancy Worden
Sally Wright
John and Sarah Yonker
Sarah Yonker
Pamela Young
Bennie Yount
Roger and Sherry Zollars

CHURCHES

Christian Church Foundation
First Christian Church,
Louisburg, KS
First Christian Church,
Princeton, IL
Ione Community Church, Ione,
OR
Trinity Christian Church,
Mechanicsville, VA

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. Many gifts have been received since the Winter 2016 issue of the *Bridge*.



INDIVIDUALS

Alaina Adams
Tommy and Vickie Akers
Donald Arterburn
William and Shirley Baird
David and Priscilla Adamson
Baker
Mary Bancroft
Charles and Barbara Bare
Audrey Beck
Shokrina Radpour Beering
Catherine Bergel
Betty Blakemore
India and José Mario Bobadilla
Eugene and Karen Boring
Nancy Brewer

Eugene and Elizabeth Brice
Rowena Britt
Sara Andrews Brooks
Robert and Doris Brown
Doris Brownie
David Cartwright
James Caton
Tillie Cattrell
Lorna Clark
Lynn and Marlene Cooper
Duane and Susan Cox
Kenneth Coy
Duncan and Tina Draper
Richard and S. Sue Duckworth
James Ellerbrook
Robert and Harriette Elliott

Elberta Evans
Margaret Fines
Carolyn Fuller
Russell Fuller
Effie Giles
A. Stephen Ginn
Frances Godard
Howard and Darlene Goodrich
George and Suzanne Gordon
Margaret Gritton
Robert and Mary Harris
J. Harold and Dorsia Hopkins
Rex and Carol Horne
Lloyd and Harriett Howard
Corinne Kerfoot
Mary Kicklighter

Richard and Catherine Kilgore
John Knauff
Paul and Patricia Lantis
Donn Leach
Edwin and Mariette Linberg
Mary Lou Linhardt
Leonta Longman
Ana Loubriel
Robert and Shirley Magee
Carl Manning
Jerry and Donna Martin
Gary and Betty Massoni
James and Pamela McCurdy
Phillip and Tana McKinley
Janet and Glenn Mers
Roberta Millard

Ruth Ann Mindel
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Arthur and Jean Morgan
Charlotte Nabors
Patricia Nottingham
Donald and Lillian Nunnelly
Joseph and Berit Olafson
Denise Olmsted
Lester and Janelle Palmer
Mary Anne Parrott
Dorothy Parry
Claude Payne
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Albert and Martha
Pennybacker
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Kerry Reed
Jerry Ridling
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Tychicus Sabella
Mary Lou Savage
Margaret Sawyer
Shirley Sawyer
S. Thomas and Caroline
Shifflet

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Shoemaker
William Sikes
Joanne Spainhower
Nancy Stahl
Milo and Marian Steffen
Robert and Martha Sweeten
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Gary and Barbara Thornton
Clarence and Martha Tucker
Mary Jane Tyler
David and Lola Van Horn
Joyce Veatch
Arthur and Pauline Vermillion
Ruth and Charles Wallace
Gary Warman

Harold Watkins
Mary Wells
Mary West
Nancy Whetstone
Megan Wilkins
Claude and Gladys Wood
Dennis and Karen Zimmerman
Roger and Sherry Zollars

CHURCHES

Christian Church Foundation
Christian Church of
Connellsville, Connellsville,
PA
Christian Women's
Fellowship, Selma, CA

Endowment

Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to assist those whose pensions are low or who have no pensions or to 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

Shokrina Radpour Beering
Claire and Charlotte Berry
India and José Mario Bobadilla
James and Ann Burton
Richard and Lynn Cohee
Bobby and Nancy Cook
James Ellerbrook

Robert and Harriette Elliott
T. Eugene and Angela McDonald Fisher
Connie and William English
Mary Anne Parrott
Marjorie Reisinger
Raymond and Carolyn Toon
John Trefzger
Nancy Underwood

Ruth and Charles Wallace
Charles and Jane Watkins
Harold Watkins
Deborah and John Wray

CHURCHES

Christian Church Foundation
Christian Church in AL / NW FL

Excellence in Ministry

The following list of individuals have made gifts and commitments to the Excellence in Ministry Campaign.



INDIVIDUALS

C William and Laura
Bailey
Duncan and Tina
Draper
David and Florilda
Everton
T. Eugene and Angela
McDonald Fisher
Dawn Fleming
Laura Reed Gelarden
Robert Hempfling

Janet Long and Daniel
Clark
Kyle and Debra Powell
Maxwell
Saundra Michael-
Bowers
Betty Miller
Kenneth Newton
Raymond & Frances
Oliver Trust
Lester and Janelle
Palmer
James and Yvonne

Prichard
Matthew and Cayla
Rosine
Joshua Santana
Jefa Sheehan
William and Mary
Shoop
Cincinnati Christian
University
Ruth and Charles
Wallace
Ted and Jennifer
Weaver

Heartbeats of Faith



The following is a list of individuals who have made gifts and commitments to the Heartbeats of Faith Capital Campaign.

INDIVIDUALS

Ben Duerfeldt
Elberta Evans
Nancy Saenz
Andrea Toonder

CHURCHES

First Christian Church, Bryan, TX

From the custodian to the minister,

every employee is responsible for a church's success. You give your time to serving others, but who will serve you in your retirement years? Every staff member deserves to be financially strong, smart and secure. Pension Fund can help you get there. We offer one of the most respected, well-funded and financially sound pension and retirement savings programs in existence.



Pension Fund

of the Christian Church

strong. smart. secure.

Program Offerings:

- Pension Plan
- Tax-Deferred Retirement Account (TDRA)
- Traditional IRA
- Roth IRA
- Benefit Accumulation Account (BAA)
- Accident Death & Dismemberment Insurance

NOW
AVAILABLE
FOR
SPOUSES!

To learn more about our programs and how we can help you plan for retirement, visit us at www.pensionfund.org or call us today at **866.495.7322.**

PRODUCT OVERVIEW

Program

Advantages

Good for someone who:

EMPLOYER-SPONSORED RETIREMENT PLAN OPTIONS

Pension Plan

DEFINED BENEFIT PLAN:

Provides a lifetime monthly retirement benefit for participants.

- Employer, employee or both may make contributions
- Contributions are normally made pre-tax
- Ministers can continue to participate during periods of self-employment if performing in the exercise of ministry
- Provides guaranteed monthly pension benefit for life (upon retirement)
- Retired ministers may declare housing allowance on retirement distributions
- Offers additional security with pre-retirement monetary benefits for participants and their families:
 - » At participant's death, benefits for surviving spouse and minor children
 - » Disability benefits for participant

- is looking to lower taxable income
- wants peace of mind for a spouse/family
- wants security of income-for-life (won't outlive money)

Tax-Deferred Retirement Account (TDRA)

DEFINED CONTRIBUTION PLAN:

Allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.

- Employer may make contributions as a benefit for the employee
- Participants may make contributions through salary reduction
- Contributions made pre-tax
- Higher contribution limits than with IRAs
- Retired ministers may declare housing allowance on retirement distributions
- Ministers can continue to participate during periods of self-employment if performing in the exercise of ministry
- Funds can be grown tax-free until distribution

- wants to lower taxable income
- wants to defer taxes until retirement distribution

INDIVIDUAL PLAN OPTIONS

Roth IRA

Contributions are non-deductible, but earnings on qualified distributions are tax free.

- No age limit for making contributions
- Contributions can be accessed at any time
- Money can be withdrawn without penalty in certain situations, such as using the distribution for higher education or a first-home purchase
- No required minimum distribution for an account owner or spousal beneficiary, and interest can be grown tax-free
- Upon qualified distribution for owner and spouse and if 5-year holding period is met, interest is not taxable
- Ability to contribute to a Roth IRA phases out (is reduced) for higher income earners. For 2017, you are not eligible to contribute to a Roth IRA if your modified adjusted gross income equals or exceeds \$133,000 (filing single) or \$196,000 (married filing jointly)
- Maximum annual contribution limit for 2017 is \$5,500 (\$6,500 if you reach age 50 or older during the year)

- is still relatively new in their career (tax rates are lower when income is lower)
- wishes to withdraw retirement funds tax-free
- wishes to access funds earlier than retirement, if necessary

Traditional IRA

Contributions may be either fully or partially tax-deductible, and taxes are deferred until funds are distributed.

- Contributions may be fully or partially tax-deductible
- Deductible contributions are permitted
- No upper income limit on Traditional IRA contributions
- Funds can be transferred through rollovers
- Provides savings opportunity for individuals whose employer does not provide retirement plan
- Maximum annual contribution amount for 2017 is \$5,500 (\$6,500 if you reach age 50 or older during the year)

- is looking for additional tax deductions on income
- would like to save without income limits
- has rollover funds available in another account

Benefit Accumulation Account

Current members and spouses with an active account can take advantage of this after-tax savings account with a fixed rate of return.

- The fixed base interest rate protects the account from down markets
- No age or contribution limits
- Funds may be withdrawn twice a month without a withdrawal fee
- Provides opportunity to save additional funds for life expenses such as education or emergencies

- is a participant in the Pension Plan or TDRA
- would like to withdraw funds at any time without penalty
- would like a competitive base return for savings



Each year when plan reserves exist above what is required for current and future benefits (and for any potential market decline), Pension Fund's Board of Directors may declare additional earnings in the form of Special Apportionments or GoodExperience Credits - meaning more money for you in retirement.

The material contained in this overview is for informational purposes only and not to be construed as tax, financial, or legal advice. Please consult your tax or financial advisor with individual questions or concerns.



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