

PENSION FUND
OF THE
CHRISTIAN
CHURCH

WINTER 2017

BRIDGE

A person wearing a grey checkered suit jacket and dark trousers is shown from the waist down. They are carrying a brown leather satchel with a strap over their shoulder and holding a thick, old book in their right hand. The background is a soft-focus outdoor scene with a path and trees.

**In Support
of Ministry**

12 Pension Fund Launches
New Website

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information contained herein will impact
your individual situation.



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SUPPORTING MINISTRY IN TIMES OF CRISIS

Harvey, Irma, Maria, and Nate. Aransas Pass, Corpus Christi, Houston, and Port Arthur. Miami, Naples, Fort Myers and Daytona. San Juan, Bayamon, Ponce, and Giambi. These are names of storms and cities that were ravaged this summer and fall where our members and employers suffered damage to their homes, church buildings, and communities.

As the flood water rose in Houston, our staff began to ask: if an entire community is flooded, what risk is there to the pastor that the church won't be able to pay their salary? How will the church keep pension dues current, when the congregation's cash flow diminishes as people divert resources to repair their homes and rebuild their lives? What risk is there to a small church that it might simply close?

In 1895, upon the death of Rev. Ira Chase, a group of church leaders resurrected Alexander Campbell's concern from the 1830s regarding the vulnerability of the immediate family of our pastors, at an unexpected passing. Rev. Chase's untimely death, which left a blind widow and four children, was the impetus for creating the Board of Ministerial Relief. Over the years, faithful donors have given to the Ministerial Relief & Assistance (MRA) Funds that Pension Fund continues to steward today.

One of Pension Fund's MRA programs is Emergency Aid. The fund has historically served to help pastors facing unexpected transitions, emergency medical expenses, and funeral costs (non-pension fund members). The Ministerial Relief Committee began working toward creative solutions to help our pastors in their time of need.

For Harvey, Irma, and Nate we worked with Week of Compassion to identify pastors whose homes had damage. If the pastor's home or church was damaged, we offered a \$2,500 emergency aid grant. If both the pastor's home and the church were damaged, we offered a \$5,000 emergency aid grant. We also extended the waiver period for non-payment of dues, allowing the affected pastors to declare no salary for six months without having their death and disability benefits reset. **In total, Pension Fund provided more than \$45,000 in emergency aid to our pastors.**

When Maria devastated Puerto Rico, it left 150 active pastors and retirees without water, without electricity, and partial or total destruction of their homes and churches; we knew we needed to respond to our brothers and sisters in an efficient and empowering way.

We reached out to Rev. Miguel Morales, General Pastor, and offered a block grant of \$300,000 to be given out as Emergency Aid to the pastors, central office employees, and our retirees. On the evening of September 23, Rev. Morales phoned to ask if we could use some of the money to buy 100 generators to help the churches, so they in-turn could operate as shelter for their communities. We got to work trying to secure 100 generators which would need to be loaded on a container being shipped to Puerto Rico by the Disciples Church in Casselberry, FL.

We issued online gift cards which Rev. Hector Santiago rallied church members to use for portable generators. We were only able to locate ten at first. Then we found 15 more generators on Amazon (with free shipping through Amazon Prime). But, we still didn't know how to find the additional 75



When Maria devastated Puerto Rico ... we knew WE NEEDED TO RESPOND to our brothers and sisters.

or how to get them to Casselberry.

When Antonio Rodriguez, a former director, heard what we were doing, he went to the Home Depot in Miami near his church. They had 105 generators in stock and Pension Fund purchased the final 75 needed directly over the phone. Late into the night, Tony and members of the Coral Gables church loaded the 75 generators into a U-Haul and drove five hours to Casselberry to

ensure their delivery to those in need.

In total, Ministerial Relief provided \$367,000 in support to our pastors and congregations in Puerto Rico.

Providing assistance through our Ministerial Relief & Assistance program is one of the many ways we live out our mission and partner with pastors and congregations – For the Support of Ministry.

Blessings,
Todd

Rev. Dr. Todd Adams

President
tadams@pensionfund.org



APOYANDO EL MINISTERIO EN TIEMPOS DE CRISIS

Harvey, Irma, María y Nate. Aransas Pass, Corpus Christi, Houston y Port Arthur. Miami, Naples, Fort Myers y Daytona. San Juan, Bayamón, Ponce y Giambi. Estos son los nombres de las tormentas y algunas de las ciudades que fueron devastadas este verano y otoño. Nuestros miembros y empleadores en estas áreas sufrieron varios tipos de daños en sus hogares, edificios de iglesias, y comunidades.

Mientras que el agua subía en Houston, nuestro equipo comenzó a preguntar: Si una comunidad entera se inunda, ¿Qué tan real es el riesgo de que la iglesia no pueda pagar el salario de su pastor? ¿Cómo mantendrá la iglesia las cuotas de pensión al día, cuando el flujo de dinero de la congregación disminuye ya que los miembros usan sus recursos para reparar sus hogares y reconstruir sus vidas? ¿Hay riesgo que una iglesia chica simplemente tenga que cerrarse dado a estas dificultades?

En 1895, tras la muerte del Reverendo Ira Chase, un grupo de líderes de la Iglesia resucitó la preocupación que Alexander Campbell tenía desde los 1830's con respecto a la vulnerabilidad de la familia inmediata de nuestros pastores, en un momento inesperado. La inesperada muerte del Reverendo Chase, que dejó a una viuda ciega y cuatro hijos, fue el impulso para crear la Junta de Alivio Ministerial. A lo largo de los años, mayordomos fieles han donado a los Fondos Ministeriales de Alivio y Asistencia (Ministerial Relief & Assistance) que el Fondo de Pensiones sigue administrando hoy.

Un programa del Alivio Asistencia Ministerial del Fondo de Pensiones es el de Ayuda de Emergencia. Históricamente, el fondo ha servido para ayudar a los pastores con recursos en caso de transición, gastos médicos de emergencia, y gastos funerarios (Para aquellos que no son miembros del Fondo de Pensiones). El Comité de Ayuda Ministerial comenzó a trabajar en soluciones creativas para ayudar a nuestros pastores en su momento de necesidad.

Durante los desastres Harvey, Irma, y Nate, trabajamos con Semana de Compasión (Week of Compassion) para identificar a pastores cuyas casas sufrieron daños. Si el hogar o la iglesia del pastor sufrieron daños, ofrecimos una subvención de ayuda de emergencia de \$2,500. Si tanto la casa del pastor como la iglesia sufrieron daños, ofrecimos una subvención de ayuda de emergencia de \$5,000. También se extendió el período de exención por falta de pago de las cuotas, lo que permite a los pastores afectados declarar no salario durante seis meses sin reiniciar sus beneficios de muerte e incapacidad. En total, el Fondo de Pensiones brindó más de \$45,000 en ayuda de emergencia a nuestros pastores.

Cuando María devastó a Puerto Rico, dejó a 150 pastores activos y jubilados sin agua, sin electricidad, y con destrucción parcial o total de sus hogares e iglesias; sabíamos que teníamos que responder a nuestros hermanos y hermanas de una manera eficiente y empoderadora.

Contactamos al Rev. Miguel Morales, Pastor General, y ofrecimos una subvención de \$300,000 con el propósito de distribuirla como Ayuda de Emergencia a los pastores, empleados de la oficina central, y a nuestros pastores jubilados. En la tarde del 23 de Septiembre, el Reverendo Morales llamó para preguntar si podíamos usar parte del dinero para comprar 100 generadores para que las iglesias pudieran servir como refugio en sus comunidades. Trabajamos con la iglesia Discípulos en Casselberry (Florida) para enviar 100 generadores en un contenedor adquirido por la iglesia.

Coordinamos la distribución de tarjetas de regalo digitales con el Reverendo Héctor Santiago para que miembros de la iglesia pudieran utilizar para comprar generadores portátiles. Solo pudimos ubicar diez generadores. Después encontramos 15 generadores más en Amazon (con envío gratis a través de Amazon Prime). Pero, aún no sabíamos



Cuando María devastó a Puerto Rico... sabíamos que **NECESITÁBAMOS RESPONDER** a la necesidad de nuestros hermanos y hermanas.

cómo encontrar los 75 adicionales o cómo llevarlos a Casselberry.

Cuando Antonio Rodríguez, un ex director, se enteró de lo que estábamos haciendo, fue a Home Depot en Miami, cerca de su iglesia. Tenían 105 generadores en la bodega y el Fondo de Pensiones compró los últimos 75 que necesitábamos. A media noche, Tony y miembros de la iglesia de Coral Gables montaron los 75 generadores en un U-Haul y condujeron cinco horas hasta

Casselberry para garantizar su entrega a los necesitados.

En total, el programa de Alivio y Asistencia Ministerial brindó \$367,000 en apoyo a nuestros pastores y congregaciones en Puerto Rico.

El brindar asistencia a través de nuestro programa de Alivio y Asistencia Ministerial es una de las muchas formas en que vivimos nuestra misión y nos unimos con pastores y congregaciones: Por el Apoyo al Ministerio.

Bendiciones,
Todd

Rev. Dr. Todd Adams

President
tadams@pensionfund.org



HERE WE GROW AGAIN!

Recently, we sat down with our new Chief Financial Officer, Kevin M. Kuuskvere, CFA, to chat briefly about his prior experience and his vision for his new role.

How long you have been working in the financial industry?

After four years of service in the Navy, I joined Wells Fargo over 22 years ago. During that time, I've had a lot of unique experiences in the financial services industry. My time as a Financial Officer with Teacher's Insurance and Annuity Association of America, provided the most relevant experience to my work at Pension Fund. I have a deep background in investment, treasury management, and corporate banking.

What moment are you most proud of in your career?

I am most proud of the people I have developed. I take immense pride in building a strong team, which starts by recruiting skilled and talented people who believe in the organization and its mission. I have managed some big groups over the years, and understand that a key component to leading, is making people successful at their work. Not everyone lands in the right seat on the first hire, so I've moved a few people around, but worked hard to ensure their success.

What brought you to Pension Fund?

I'm at a stage of life that I'm ready to work for the mission, not just the money. Working for Pension Fund is a wonderful way for me to explore and express my faith. My time on the United Way of The Central Carolinas Pension Investment Committee gave me a taste for business leaders who are taking business skills and putting them to use in non-profits for the betterment of the world. Joining the Pension Fund team provides this opportunity.

What have you noticed since joining our team?

The dedicated people. We run a very lean organization, maybe too lean at times. There is a great 122-year history of service to our members and the staff takes the opportunity to serve very seriously. I'm grateful Dr. Adams extended the opportunity for me to join the organization and I look forward to helping us effectively and efficiently support our members.

Kevin M. Kuuskvere, CFA

Chief Financial Officer
kkuuskvere@pensionfund.org



4 FINANCIAL APPS THAT WILL HELP YOU BETTER SAVE FOR RETIREMENT



Mint

Free on iOS and Android: Likely the most popular financial planning app on the market, Mint provides users a comprehensive financial overview. Once you have done the legwork of connecting all your accounts to the app, you can view account balances in real-time, categorize your transactions, and set-up push notifications that will let you know if you're about to break your budget or when a bill is coming due. A Web-based version (also free) adds additional functionality including the ability to transfer funds between your connected accounts. | www.mint.com



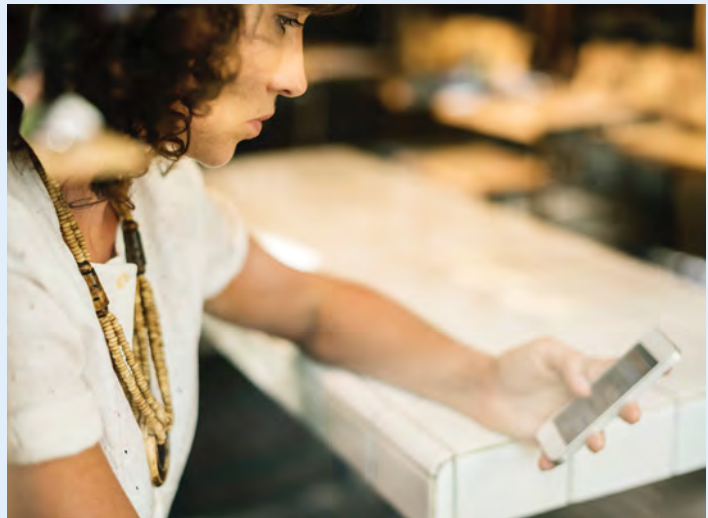
Acorns

Free for college students on iOS and Android (\$1/month for everyone else): If you are the type of person who finds saving money difficult and gets easily annoyed by pocket change, this is the perfect app for you. For each purchase made with any connected card, Acorns automatically rounds up to the nearest dollar and invests the remainder into a "portfolio of low-cost exchange-traded funds" based upon your stated risk tolerance. | www.acorns.com



Concur - Travel and Expense

If you do any business related traveling, the Concur app could be a welcome addition to your phone. From capturing your receipts,



to managing your itineraries, and helping you submit expense reports, Concur offers a lot of functionality in a single mobile app. | www.concur.com



Wally - Smart Personal Finance

Free for iOS and Android: Wally excels at personal expense tracking and at being easy to use. If you're really wanting to track where your money is being spent, Wally is a great option. Features unique to Wally include the ability to capture and import photos of your receipts, to which it can automatically attach vendor information based on your phone's geo-location. | www.wally.me



HOW TO DEAL WITH NATURAL DISASTERS: 6 FINANCIAL TIPS TO PREPARE

Could your finances survive a natural disaster? Many assume they're safe from harm, until disaster strikes. Here's how to prepare.

- 1 Build up emergency savings.** Natural disasters can wreak financial havoc through increased health care costs, high insurance deductibles, and costly replacement of personal items. A financial buffer will help cover these costs (most experts recommend saving at least 3-6 months' worth of your salary). **Pension Fund's Benefit Accumulation Account** is a great place to store emergency cash—it earns a substantial base interest rate, along with any eligible Good Experience Credits.
- 2 Review your insurance policy.** Many homeowner policies don't cover hurricanes, tornadoes, flooding and earthquakes (or require a high deductible before coverage begins). Consider purchasing flood insurance even if you don't believe you're at risk, since nearly 20 percent of flood insurance claims come from low to moderate-risk areas.*

3 **Create a photo inventory of your items.**

Many insurance policies require “evidence” of purchase, which can be tricky if you no longer have your receipts. Take photos or video of your most valuable items, and whenever possible document serial numbers, date of purchase, price, and condition.

4 **Digitize your documents.** Back-up important items such as your will, deeds, stock certificates, trusts, insurance policies, tax records and bank statements electronically, in the cloud or in a safe-deposit box. You'll need this information when you need to make claims.

5 **Familiarize yourself with available benefits.** If disaster strikes, you'll want to move quickly to recoup your finances. Creditors often provide financial relief programs to customers impacted by disaster (and are often open to suspending or restructuring payments). Local media is good for reporting other valuable relief programs available to victims of natural disasters.

6 **Keep cash within reach at all times.** Many experts suggest carrying at least \$20-30 cash per member of your family for temporary expenses or evacuations. This can be stored in a home emergency kit with food, water, first aid supplies, a battery-powered radio (with fully charged batteries), and a flashlight.

**SOURCE: Federal Emergency Management Agency (FEMA)*

What to do if you don't have flood insurance

Only 12 percent of U.S. homeowners hold flood insurance*. Standard homeowner's insurance policies often cover wind damage (but not flood damage). So, what do you do if you find yourself in high water?

- The Federal Emergency Management Agency (FEMA) offers up to \$33,000 in housing assistance for temporary housing or repair of a primary residence. This is available to all victims regardless of income.
- FEMA also offers aid for losses of personal property, vehicle repair or replacement and moving storage expenses (depending on income).
- If you do have flood insurance, you can still apply for FEMA aid for items not covered by your flood insurance policy.
- The Small Business Administration (SBA) provides loans to businesses and homeowners with property damaged by disasters. Homeowners may apply for up to \$200,000 from the SBA to repair or replace their primary residence. Renters and homeowners may borrow up to \$40,000 to replace personal property that has been damaged or destroyed.

You can find more information about financial aid at www.disasterassistance.gov.

SOURCE: 2016 Poll by the Insurance Information Institute

How to avoid storm-related financial scams

Are you looking to help out victims of natural disasters by donating to a charity? Sadly, cybercriminals often see relief efforts as an opportunity to steal money and personal information from well-wishing online donors. Here are tips to donate money safely:

- Don't click on messages or links from a post, page or profile that you don't trust.
- Look for verified logos or insignia on profile pages.
- Research the organization or cause before donating.
- Ignore unsolicited calls asking for storm-related donations.

HOW PREPARED DO YOU FEEL FOR RETIREMENT?

Pension Fund recently surveyed many of our members and potential members and asked how prepared they feel for retirement. 92% of those surveyed said they have started saving for retirement. That's great news! But, of those surveyed, **only 28% feel they are "on track" to save enough for retirement.**

Saving for retirement is complicated. It takes discipline. It takes planning, discipline, and asking the right questions. Our job at Pension Fund is helping you ask the right questions to become "retirement ready."

Questions like:

What will my monthly expenses be in retirement?

How much income will I receive in retirement and where will it come from?

To have what I need in retirement, how much extra should I be saving now?

Where can I find extra dollars to save each month?

Many of us wish we had wrestled with questions like this earlier. That is why (with the support of a Lilly Endowment grant) Pension Fund recently launched Excellence in Ministry (EIM) — a financial relief and education program for ministers in their first five years of ministry.

To date, EIM has equipped nearly 40 early-career ministers with tools and answers to questions about household budgeting, saving and debt management. In August, many of them attended Pension Fund's Personal Finance Academy with their spouses to learn more about managing their household finances.

It is already bearing fruit. One participant reflected on the event, saying, "My spouse and I were able to have a conversation about investments for the first time. My definition of risk was much different than hers. I look forward to more conversations that were made possible (by) this experience!"

Tips and Links



Healthcarebluebook.com – Shows you the fair prices on hundreds of medical services and procedures in your community. Use it when preparing for your next doctor or hospital visit.



Credit Freeze – contact the big three credit reporting agencies (Equifax, TransUnion and Experian) to place a "freeze" on your credit. This prevents anyone from opening new accounts

in your name. Some states charge a small fee for this service, but in many states, it is free. Learn more here: <http://consumersunion.org/research/consumers-unions-guide-to-security-freeze-protection-2/>



Milecatcher.com – a free mobile app for tracking business mileage for reimbursement and IRS reporting.

Find more handy money management tools online at www.pensionfund.org/financial-literacy-tools.

Overheard at Pension Fund's Personal Finance Academy (From Pete the Planner):



"If your money is not voting for your #1 life priority, you will never see your #1 priority."

"Convenience is exchanging money for time. When we do this, we lose financially."

"Stop thinking of credit as a way to give you the things you can't afford. It actually prevents you from living the life you want."

"You will put undue stress on your retirement income if you carry debt into retirement. Make a concerted effort to enter your retirement years debt-free."

"If you get a pay increase and your lifestyle grows, you are moving further away from your retirement."

"There are two ways to get rid of financial stress: ignore it or earn the right to ignore it."

Another participant, after the event, said, "This program has helped me, in so many ways, to financially transition from life as a seminary student to life as a pastor. I feel less overwhelmed by the intricacies of clergy finances and taxes and more prepared for the future."

Through the first 18 months of EIM we've awarded \$200,000 in grants to early-career pastors to help alleviate their financial stress. Three out of four pastors used the grant to pay off debts. 86% of recipients deposited some of the money into a savings account, providing them a substantial cushion for emergencies and helping them relieve financial worry. It's important to note, these grants would not be possible without the support of our generous donors!

A couple of families even used the grant to help buy their first home, building equity for their future. One of these families had this to say about that experience

"So far the program has literally changed our lives! The grant money has enabled us to rid ourselves of most of our non-student loan debt, which in turn, has helped us through the process of buying a home. In addition, having a little extra financial cushion in our savings account has helped to relieve a tremendous amount of stress. Big thanks to all that have supported this much-needed program!"

To learn more about Excellence in Ministry, visit www.pensionfund.org/EIM.

NEW WEBSITE

Pension Fund is excited to announce the launch of our brand-new website. Benefits of the new site include:

- streamlined navigation
- easy-to-find downloadable forms
- responsive design for mobile devices

If you have any suggestions for how we can improve your online experience, please contact us at communications@pensionfund.org.

The screenshot shows the Pension Fund of the Christian Church website. The header includes the logo, a search bar, a language selector, and links for 'My Account' and 'Contact Us'. A navigation bar lists: WHAT WE OFFER, WHY PENSION FUND, RESOURCES, FORMS, ABOUT, GIVE, and REQUEST INFORMATION. The main banner features a photo of children with the text 'Welcome to Pension Fund' and 'STRONG. SMART. SECURE. RETIREMENT OPTIONS.' Below this are three columns: 'Our Products' (with a gear icon), 'Testimonials' (with a speech bubble icon), and 'Protecting You' (with an umbrella icon). Each column has a brief description and a 'LEARN MORE' button. The footer contains the logo, contact information, and a list of links: WHAT WE OFFER, WHY PENSION FUND, RESOURCES, FORMS, ABOUT, GIVE, CAREERS, PRIVACY, and SITEMAP.

WHAT WE OFFER
WHY PENSION FUND
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FORMS
ABOUT

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SITEMAP

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Important Dates

December 25 – 26, 2017: Pension Fund office closed for Christmas

December 31, 2017: 2018 Housing Allowance designations due

January 1, 2018: Pension Fund office closed for New Year's holiday

January 15, 2018: Pension Fund office closed for Martin Luther King Jr. Day

January 31, 2018: All 1099-R forms mailed out

February 5 – 9, 2018: TCU Ministers' Week*

February 16 – 18, 2018: Puerto Rico Assembly*

February 22 – 24, 2018: Revive Conference*

February 27, 2018: Member Conference Calls

March 5 – 7, 2018: Black Ministers' Retreat*

March 2018: Good Experience Credits & Special Apportionments announced

**Attending one of these events? So are we! Make sure to schedule an appointment with your Area Director!*

Member Conference Calls

Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, as he leads the 2018 Member Conference Calls. Todd's formal presentation will be followed by a live question and answer session for participating members.

Tuesday, February 27, 2018

@ 11 a.m. ET

(Dial-in #: 800-260-0712 -

Participant Code: 430172)

Tuesday, February 27, 2018

@ 7 p.m. ET

(Dial-in #: 800-260-0718 -

Participant Code: 430173)



TEXAS CHRISTIAN UNIVERSITY (FORT WORTH, TX)

Founded in 1873, Texas Christian University (TCU) is the largest of 21 colleges and theological institutions associated with the Christian Church (Disciples of Christ) and the largest single employer of Pension Fund members.

Fun Facts

TCU enrolls over **10,000 students** and employs over **2,000 workers** —630 full-time faculty.

Renowned for its successful **NCAA football team**, **beautiful campus**, and **world-class education**, TCU also offers its employees the opportunity to enroll in Pension Fund's **Pension Plan** and **Tax-Deferred Retirement Account (TDRA)**.

Tommy Love, a retired assistant athletic director, shared his story about his 42-year experience as a “Horned Frog” and life in retirement.

If you've spoken to former students or faculty of TCU, one thing is abundantly clear: The fierce loyalty of its employees and alumni. Just ask Tommy Love, whose tenure at TCU spanned four decades. He attributes it all to a “campus-wide culture of caring.”

“It was a group effort getting me through my 42 years,” said Love. “Every step of the way, people were teaching and mentoring me to make me wiser.”

Love started his career as a sports journalist, but the traveling became taxing. He was offered the position of assistant ticket office manager in the Athletic Department of TCU. As his responsibilities increased, he eventually became TCU's Assistant Director for Business and Finance before retiring.

Like all TCU employees, Love was offered enrollment in Pension Fund's Pension Plan and Tax-Deferred Retirement Account (TDRA), as well as retirement plans from other providers. After two years of service, TCU contributes 11.5 percent of each employee's salary to their retirement plan.

"My biggest regret is not staying with Pension Fund throughout my career," said Love. "I went to a retirement event years ago where they talked about not putting all your eggs in one basket. It seemed like I had all my eggs on the Pension Plan, and so did several of the people around my table."

He says that after the presentation, many employees went to human resources and changed their benefit contributions to another provider.

"What I saw over the years was that my Pension Plan account was growing, even though I wasn't contributing," said Love.

Later, after spending some time with Pension Fund representatives, he made the informed decision to move his contributions back to Pension Fund. In retirement, Love participates in the Pension Plan, TDRA and Benefit Accumulation Account (BAA) savings plan.

"The stability and longevity (of Pension Fund) show me that I will always maintain my benefits," said Love. "I

love that I never see my nest egg diminished by market results. The timing of when the market bounces back can kill your savings, and I don't have to worry about that."

His advice to others preparing for retirement is not to delay planning until the last 10-15 years of a career, because early contributions are crucial to being prepared for retirement.

"I'm very grateful TCU contributes so generously, but if your employer doesn't provide benefits, it's important to start your retirement savings anyway," said Love.

**EVERY STEP OF THE WAY,
people teach and mentor
to make you wiser**



JUSTIN AND CATIE FLOYD (ATHENS, GA)

For minister and TCU graduate Justin Floyd and his wife, Catie, becoming “retirement ready” includes sacrificial saving and taking advantage of all available opportunities (like Pension Fund’s EIM and student gift programs). As new parents, they make the tough decisions now—selling their car, moving cross-country, paying off debt early—to provide a comfortable life for their family in the future.

Like many pastors, 30-year-old Justin Floyd’s calling came at summer camp. “I got to the point where I couldn’t see myself doing anything other than ministry,” said Justin.

Justin attended college at Texas Christian University (TCU) in his hometown of Fort Worth, Texas, before moving on to the Claremont School of Theology near Los Angeles (where he also participated in Pension Fund’s student gift program). He met his wife, Catie, a recent graduate of the University of California, Davis, through an online dating service.

The young couple quickly learned California living didn’t come cheap. As bills began to mount, they decided to sell Catie’s car and pay off the remainder of the loan to save on a car payment and insurance, taking turns using Justin’s vehicle. “Even then we weren’t making ends meet in Los Angeles,” said Catie.

While Justin enjoyed his role as a youth minister and Los Angeles was close to Catie’s family, in 2015, the couple decided to look elsewhere for work. “We wanted to live within our means comfortably, which is something California couldn’t offer,” said Catie.

So, they packed their bags and left for First Christian Church of Athens, Georgia. In summer 2017, they welcomed their first child, Charlie. “Athens is a ‘big’ small town, so it fit us well,” said Justin, who co-pastors the church along with Alan Mace.

Learning from Excellence in Ministry

Justin first heard of Pension Fund’s Excellence in Ministry program at a Bethany Fellows retreat earlier this year. “I went back to my group and texted Catie and said ‘I’m signing us up for this program and you need to answer these questions.’” said Justin. “I had our essay done by the time we left Phoenix.”

Just three weeks after Charlie was born, Justin and Catie attended Pension Fund’s Personal Finance



My advice to seminarians or other ministers:

LET PENSION FUND HELP YOU BE MORE SUCCESSFUL.

Academy—Justin in person, and Catie attending via webcam. “I was FaceTiming on my iPad and then texting on my cell phone (to) help Justin,” said Catie. “We really wanted to be a part of the program, and the Excellence in Ministry program made it work for us.”

Justin and Catie had never been shy about discussing their finances—even before marriage—but they had two different saving philosophies. Catie, the daughter of an American Baptist minister, grew up prioritizing saving due to tight finances. Justin’s parents were less open about discussing finances, and he grew up without a college savings fund.



“When we were growing our family, it lit a fire underneath us to not only get our finances in order, but also set our son up for success down the line,” said Justin. “I want to be able to retire and do fun things with my kids and future grandkids! **The Excellence in Ministry program came at a very helpful time for me to learn the practical skills to make that happen.**”

Applying the Concepts

After completing the program, Justin and Catie set up a 529 college plan for Charlie. They also set up two Benefit Accumulation Accounts through Pension Fund: one for a family emergency fund and the other for Charlie’s future major life events. As family members gift funds, Justin and Catie deposit them into that account.

Their personal debt was another issue the couple learned how to tackle through the EIM program.

“When we were at the EIM program, Pete the Planner talked about the ‘snowball method’ for paying off your debt,” said Justin. “You pay off one column of your debt, and then use that money to pay off another debt. We started

doing that with some of our smaller debt to really get the ball rolling.”

Justin still carries six figures worth of school debt between his time at TCU and Claremont, something he says he must navigate along with other young colleagues.

“Churches don’t pay like Fortune 500 companies,” said Justin.

“The struggle is taking the income you have and making every dollar count ... that’s probably true for most ministers, especially young ministers.”

Becoming ‘Retirement Ready’

One of the concepts Justin’s small group discussed at length as part

of the Excellence in Ministry program was **creating a theology of money and finances that is “life giving” as opposed to “stress inducing.”** “That’s one of the major benefits of the program,” said Justin. “We’re trying to shift the perspective of finances (to a more positive) thing.”

Justin now prays that he, as well as other ministers, can see money as something positive that can produce good. He also encourages ministers to take advantage of free opportunities, such as Pension Fund’s Excellence in Ministry and Student Gift programs.

“I was always kind of scared by Pension Fund,” said Justin. “I never went to Pension Fund’s booth at General Assembly or talked to representatives because I didn’t want to have to ask myself those questions...to turn over the rock and see all the bad things.”

“I wish I had done that sooner so I could have been more aware of what Pension Fund offers even earlier in my ministry career. My advice to seminarians or other ministers: let Pension Fund help you be more successful.”



“Let us then approach God’s throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.”
(Hebrews 4:16)

How do we deal with disaster when it comes into our lives? Whether it is a natural disaster like a hurricane or earthquake, a health disaster like cancer, or even a relationship disaster like a broken marriage, how we respond and endure shows who and whose we are and it shows where we place our faith and hope.

As Christians, there is something in our nature that drives us to think “hope” even as despair pulls at us. The tragic storms which struck Texas, Florida and Puerto Rico, and the unfathomable shootings in Las Vegas and Texas, have our nation and churches struggling to understand their devastating magnitude.

These consequences have taken different shapes: from deaths to physical destruction of property to the deep and troubling issue of enduring inequality in our world. But, even at this challenging time, the ways people have come together to make a terrible

TESTIMONIAL

I am so very grateful for the gracious generosity shown to those of us who have been affected by the flood. Your thoughtfulness truly is a Godsend!

The Emergency Aid Gift is received with deep and humble appreciation as the damage to the house was much more extensive than we first determined.

I am grateful for Pension Fund and those donors who support ministry and ministers so compassionately and with such faithfulness during times of anxiety and loss and suffering.

situation just a little better have inspired us and ignited a tiny flame ... a whisper of "hope." As our nation and the world rebuild in the wake of these tragedies, an inspiring drive to hope continues.

The Week of Compassion has issued financial grants to several families and churches affected by Harvey, Irma, and Maria. In addition, the Pension Fund has also assisted several church pastors whose homes were affected by these storms with financial support through Ministerial Relief and Assistance. It is truly wonderful to be part of a church who responds in these crucial times. A grateful church says thank you for your gifts of mercy!

God changes lives through crises. Sometimes it is the life of the one going through the crisis. Other times it is the lives of those near the ones who are suffering, and other times it is of those called to

help. Sometimes it is all the above. I know friends that have gone through a disaster in their life and they have told me: "Today, we are not the same people that we were before." God has shaped and molded them into who they are today and has done it through crises.

We are very blessed to be able to give in these moments so that those who need mercy and grace can receive it! At some point, each of us will have a time of testing in our life. I pray that we will keep these things close to our hearts so that when the crisis comes, we too will be able to approach God with confidence, receive mercy, and find grace in our time of need.

Shalom,
Ruth

Rev. Ruth Chavez Wallace

Vice President
for Development
ruthw@pensionfund.org



IN MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1, 2017 and September 30, 2017.

DEATHS IN ACTIVE SERVICE

William Knight
Washington, DC

Devon McAnally
Enid, OK

Ivanetta Peele
Williamston, NC

Robert James
Richardson Bull
Wichita, KS

Garland, Wallace Jr.
Winston-Salem, NC

OTHER DEATHS

Catherine Barone
Columbia, MO

Mary N. Burton
Smithfield, NC

John P. Clark
Clarinda, IA

Norma Henson
Columbia, MO

Marvin James
Amarillo, TX

Lucy Joslin
Oklahoma City, OK

Elizabeth Lowery
Dalton City, IL

Judith Sauer
Peoria, AZ

Dennis E. Smith Sr.
Galveston, TX

Wayne Thompson
Kenly, NC

William L. Thompson III
Cherry Log, GA

Virginia L. Williams
Tampa, FL

Howard Wise Jr.
Edmond, OK

DEATHS IN RETIREMENT

Leora Atkinson
Wilson, NC

Gladys Bowers
Seneca, MO

Robert E. Brown
Hesston, KS

Eugene Buie Jr.
Harrisonburg, VA

Norma Jean Burrows
Houston, TX

Frederick Cawthorne
Lynchburg, VA

M. June Christensen
Cline
Newton, KS

Vera Coats
Columbia, MO

Edward Coffman Jr.
Russellville, KY

Claude Comstock
McDonald
New Braunfels, TX

Eva M. Davis
Spokane, WA

George Downey
Groton, MA

Artha Durham
Spanaway, WA

Arthur Ehlmann
Fort Worth, TX

Lillian Fox
Indianapolis, IN

Allen Garner
Lexington, KY

Mary Garrison
Edmond, OK

John Givens
Lubbock, TX

E. Clayton Gooden
Tucson, AZ

Howard Grant Jr.
Salida, CO

Doris Harlan
Sidney, NE

Marjorie Hill
Bloomington, IN

William Hughes
Virginia Beach, VA

Lucille Huxhold
Indianapolis, IN

Charles Kincaid
Springfield, MO

Richard Lord
Arlington, TX

Linda Lyons
Marion, IN



Joyce McGuire
Lexington, KY

David Lee Perry
Boise, ID

Donald Steffy
Morrow, OH

Eugene Wellborn Sr.
Kirksville, MO

Laurence Morrison
Concord, VA

Thelma Pyatt
Indianapolis, IN

Aline Summerlin
Signal Mountain, TN

David Lee Welsh
Ormond Beach, FL

John Neece
Princeton, KY

Paul Rathbun
Canton, MO

Rhodes Thompson Jr.
Claremont, CA

Mary V. West
Mechanicsville, VA

Max A. Nelson
McPherson, KS

Cathrey Jean Robinson
Oxford, MS

John Vickrey
Fort Wayne, IN

James E. Young Sr.
Rockwall, TX

Murray L. Newman Jr.
Bowie, MD

Bonnie Segler
Ponca City, OK

Jimmy Jo Wagner
Newport News, VA

Vance Zaegel
Walla Walla, WA

Elizabeth Patton
Colorado Springs, CO

Anneliese Sinn
Peoria, IL

Florence Walker
Sikestown, MO

Thank You

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, 2017 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

Gene and Marion Acuff
Todd and Kimberly Adams
Darlene Adkins
Alan and Linda Ahlgrim
Tommy and Vickie Akers
Charles and Janette Akin
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Don and Judy Alexander
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Sherry Bouchard

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William Boyle
Sonya Brabston
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Don Brewer
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Lavon and Edward Bridwell
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Janie Briley
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Elsie Britton
Myra Britton
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Betty Curtis
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Ester Edwards
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Elberta Evans
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	Truce Voss Lewellyn	Phan Nguyen	V. Dennis Rutledge	
	Mary Ann and Charles Lewis	James Allen and Jean Nichols	William Atkinson Ryan II	
		Clyde and Marianne Nichols		

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Gary and Barbara Thornton
John and Lila Thrasher
Robert and Joyce Tice
Judith Ticknor
Horace Tomlin
Leo Traister
Sue Cantrell Tromblee
Clara Turner
Wendell and Phyllis Turner
Vernon and Martha Ummel
Nancy Underwood
David and Lola Van Horn
Robert and Harriet Vanlew
David and Aida Margarita Vargas
Lawrence and Margaret Veatch
Joyce Veatch
Edouard and Marie Vilnea

Linda and Eric Vore
Carleen Vose
Jack and Virginia Wachenschwanz
Ruby Wade
A. Guy Waldrop
John and Katherine Walker
Ralph and Ellen Walker
John and Katherine Walker
Charlotte Wallace
Ruth and Charles Wallace
Martha Waller
Richard and Dorothy Walters
Melvin and Mary Walton
Gary Warman
Sharon Warner
George Wascovich
David Waser
Harold Watkins
Evelyn Watkins
Charles and Jane Watkins
Stanley Ellis Watson
Stanley Ellis Watson

Diana Weaver
Ted and Jennifer Weaver
Charles and Debra Webb
Charles and Alice Weber
Carl Weisheimer
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Margie and Jack West
Mary V. West
Buddy and Betsy Westbrook
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Argelia Colon Whitacre
Dolores White
Beverly and Carl White
Judith Whitehouse
Jerry and Barbara Whitt
Norman Williams and Linda Hernandez Williams
Clarence and Barbara Williams
Ruth Winn
Douglas Wirt
Eleanor Wolfe

Marsha Wolfersberger
Richard and Ruth Woods
Marilynn Works
Virginia Wortman
Sandra Wright
John and Nancy Wylie
Cecil Yates
Walter Ziffer and Gail Roseuthal
Richard and Peggy Ziglar
Roger and Sherry Zollars

CHURCHES or ORGANIZATIONS

Diamond S Energy Company, Fort Worth, TX
Federated Church of W. Lafayette, W. Lafayette, IN
First Christian Church, Bolivar, MO
First Christian Church, Bryan, TX
First Christian Church, Charleroi, PA

First Christian Church, Idaho Falls, ID
First Christian Church, Morgantown, WV
First Christian Church, Republic, MO
Hope Church, Bound Brook, NJ
North Christian Church, Fort Wayne, IN
Ridglea Christian Church, Fort Worth, TX
United Christian Missionary Society, Indianapolis, IN
Washington Avenue Christian Church, Elyria, OH

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 future 13th Checks to qualified recipients. We express our sincere appreciation.



INDIVIDUALS

Amos and Marilyn Acree
Robert Adams
Todd and Kimberly Adams
Timothy Akers
Kathryn Albers
Anna Alexander
James Allen and Jean Nichols
Joyce Allen
Neil and Nora Allen
David Altizer
Chad Anderson
Mark Anderson
Mary Anderson
Stacie Arbor
Shannon Arensman
Donald Arterburn
Cynthia Ashlock
Marilynn Aushman
Dwight Bailey
Lorraine Bailey
David Baker and Priscilla Adamson Baker
Kevin Baker-Rooks
Andrea Bales
Diane Bales
Katherine Ball
Nicanor and Elsa Bandujo
Clifford and Mary Barber
Betty Barker
Bruce and Laura Barkhauer
Mildred Barnes
Shirley Barnes
Catherine Barone

Karen Barr
Gayle Baskey
Lawrence and Jennifer Bass
William and Carol Bass
Mitchell and Karen Becker
Betty Beeson
Agnes Bell
Jeff and Susan Bell
Virginia Bell
Ken and Patricia Bellinger
Ann Bennett
Kristen and Perry Bentley
Valindra Berry
Howard Bever
Paul and Joan Biery
Ethel Bingham
Martha Bissex
Phyllis Blackwood
Betty Blakemore
David and Julia Blondell
Edward Bodanske and Diane Bodanske-Dowthitt
Garland and Joan Bohn
R. Harrison and Deborah Bolen
Elaine Boling
Alan and Joan Bone
Jerry and Sheri Book
William and Lucille Booth
Eugene and Karen Boring
Victor and Megan Boschini
Stephanie Boughton
A. Houston Bowers
Robert and Ruth Bradley
Elizabeth Bragg

Julia and James Bratton
Dale and Mercedes Braxton
Betty Brewer-Calvert
Eugene and Elizabeth Brice
John Bridwell
William and Janet Elaine Briley
Andrew and Rhona Brink
Robert Brite
Elsie Britton
Nancy Brookhart
Catherine Brooks
Catherine Brown
Candice and William Brown
Gerald and Susan Brown
Janis Brown
Larry Brown
Rebecca Brown
Stanley and Eloise Brown
Peter Browning
Roy and Geraldine Browning
Judith and John Browning
Warren and Virginia Brubaker
Donny Bryant
Saundra Bryant
Lisa Buday
Evelyn Buchanan
Patricia Bunton
Rebecca Bunton
Carl and Lois Burkhardt
Roger and Janice Burns-Watson
Vera Burton
Elaine Bush
Richard and Virginia Busic

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Timothy Butler
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Colleen Carroll
Cheryl Carter
Evelyn Cartmill
Susan and David Cartwright
Catherine Carvey
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Richard and Lura Cayton
Garland Ceradsky and Donna Murphy-Ceradsky
David and Mary Chance
Jerry Chandler
Amos Chenoweth
Cheryl Childers
Patricia Clark
Robert Clark
Warren and Sharon Clark
Frederick and Bonnie Clarke
Robert and Ida-Anne Clarke
Wilma Clary
Marcella Clayton
Ellen Cleveland
James and Janice Clifford
Steve Clifton
Jerilyn Close
Joyce Cloud

Joseph Cobb
Gail Coburn
James Coburn
Richard and Lynn Cohee
Minta Colburn
Katelyn Cole
Sandra Collins
Larry Colvin
Marilyn and Albert Combs
Mary Combs
Shirley Compton
Beverly Constantin
Lisa Constantine
R. Miles and Trela Cook
Suellen Cook
Marybeth Corbett
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Chester and Elberta Zimmer
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Terry and Cynthia Zimmerman

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Granger Community
Christian Church, Salt Lake City, UT
Johns Creek Christian Church, Johns Creek, GA
Mountair Christian Church, Lakewood, CO

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 Summer 2017 issue of the *Bridge*.



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Lorna Clark
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Elberta Evans

India and José Mario Bobadilla
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Gary and Barbara Thornton
Mary Jane Tyler

Ruth and Charles Wallace
Harold Watkins
Mary V. West
Josefina and Jose Yharte
Richard and Peggy Ziglar
Dennis and Karen Zimmerman
Roger and Sherry Zollars

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
Bobby Wayne Cook
Robert and Harriette Elliott

T. Eugene Fisher and Angela McDonald-Fisher
Lester and Janelle Palmer
John Trefzger
Ruth and Charles Wallace
Harold Watkins
Charles and Jane Watkins

CHURCHES or ORGANIZATIONS

Ice Miller, LLP, Indianapolis, IN

Excellence in Ministry

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



INDIVIDUALS

David Baker and Priscilla Adamson Baker
James Caton
David and Florilda Everton
T. Eugene Fisher and Angela McDonald-Fisher
Frank and Frances Goodwin

Betty Grimes
Robert and Mary Harris
James and Nancy Johnson
James and Pamela McCurdy
Lester and Janelle Palmer
James and Yvonne Prichard

Matthew and Cayla Rosine
Jefa Sheehan
William and Mary Shoop
Hallam Shorrock
Ted and Jennifer Weaver
Richard and Peggy Ziglar

Heartbeats of Faith



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

INDIVIDUALS

Elberta Evans
Nancy Saenz

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 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 Pension Plan, TDRA or IRA
- 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 Good Experience 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.

DESCRIPCIÓN DE LOS PRODUCTO

Programa

Ventajas

Bueno para quienes:

PROGRAMAS DE CONTRIBUCIÓN PATROCINADOS POR EL EMPLEADOR

Plan de Pensiones

PLAN DE BENEFICIOS DEFINIDOS:

Provee un beneficio mensual de jubilación de por vida para los participantes.

- El empleado, el empleador o ambos pueden hacer contribuciones.
- Normalmente las contribuciones se hacen antes de impuestos
- Provee un beneficio mensual de pension garantizado de por vida (al jubilarse)
- Ofrece seguridad adicional con beneficios monetarios para el participante y sus familiares disponibles antes de que el participante se jubile:
 - » Si fallece el participante, habrán beneficios para su cónyuge sobreviviente e hijos menores de edad
 - » Beneficios por discapacidad para el participante

- Quieren tranquilidad espiritual para su cónyuge/familia
- Quieren disminuir ingresos tributables
- Quieren la seguridad de ingresos de por vida (nunca se acaban los fondos)

Cuenta de Jubilación con Impuestos Diferidos (TDRA)

PLAN DE CONTRIBUCIÓN DEFINIDA:

Permite a los empleados ahorrar una porción de sus ingresos antes de que los impuestos sean deducidos.

- Empleador puede hacer contribuciones adicionales como beneficio al empleado
- Participantes pueden hacer contribuciones por medio de la reducción de salario
- Las contribuciones se hacen antes de impuestos
- Los límites de contribución son más altos que los de las cuentas IRA
- Los fondos pueden crecer libre de impuestos hasta ser distribuidos
- Los pastores retirados pueden declarar un subsidio de vivienda en las distribuciones de retiro.
- Los pastores pueden continuar participando durante periodos en el que estén trabajando por cuenta propia siempre y estén laborando en el ejercicio del ministerio.

- Quieren disminuir ingresos tributables
- Quieren diferir los impuestos hasta la distribución de fondos durante la jubilación

OPCIONES PARA PLANES INDIVIDUALES

Roth IRA

PLAN INDIVIDUAL:

Las contribuciones son hechas después de impuestos. Las contribuciones y las ganancias pueden ser retiradas sin pagar impuestos al jubilarse (o antes en algunos casos).

- No hay límite de edad para hacer contribuciones
- Las contribuciones se pueden acceder en cualquier momento
- Se pueden retirar fondos sin penalidad en ciertas situaciones, tales como usando la distribución para la educación superior o para la compra de su primera vivienda
- No hay una distribución mínima requerida para el titular de la cuenta ni para el cónyuge del titular, y los intereses pueden crecer libre de impuestos
- Si se realiza una distribución después del plazo requerido de 5 años y cumplen los requisitos para una distribución calificada, los intereses no son sujetos a impuesto
- La habilidad de contribuir a un Roth IRA es reducida para personas de alto ingreso. En el 2017, las personas que tengan un ingreso bruto ajustado igual o más de \$133,000 (solteros declarando individualmente) o \$196,000 (casados declarando colectivamente) no son elegibles para contribuir a un Roth IRA.
- La contribución máxima anual para el 2017 es \$5,500 (o \$6,500 si tiene 50 años o más antes de fin de año).

- Recientemente comenzaron sus carreras (las tasas de impuestos son más bajas cuando los ingresos son bajos)
- Quieren retirar sus fondos de jubilación libre de impuestos
- Desean acceder fondos antes de jubilarse si es necesario

IRA Tradicional

PLAN INDIVIDUAL:

Las contribuciones pueden ser totalmente o parcialmente deducibles de impuestos y los impuestos son diferidos hasta que los fondos sean distribuidos.

- Contribuciones que son deducibles de su ingreso anual son permitidas
- Las contribuciones pueden ser totalmente o parcialmente deducibles de impuestos
- Las contribuciones se pueden acceder en cualquier momento (es posible que sean sujetos a penalizaciones e impuestos)
- No hay límites de contribuciones para personas de alto ingreso
- Provee la oportunidad de ahorrar para las personas cuyos empleadores no ofrecen un plan de jubilación
- La contribución máxima anual para el 2017 es \$5,500 (o \$6,500 si tiene 50 años o más antes de fin de año)

- Están buscando deducciones adicionales de impuestos
- Les gustaría ahorrar sin tener límites de ingresos
- Tiene fondos en otra cuenta que quieren reinvertir

Cuenta de Acumulación de Beneficios

AHORROS DESPUÉS DE IMPUESTOS:

Los miembros actuales y sus cónyuges con cuentas activas en Pension Fund pueden tomar ventaja de esta cuenta de ahorros.

- No hay límites de edad ni límites de contribución
- Se puede retirar fondos dos veces al mes sin cargo.
- Provee la oportunidad de ahorrar fondos adicionales para la jubilación o para los gastos imprevistos
- Tasa de interés fija le protege de las fluctuaciones del mercado.

- Son participantes en el Plan de Pensiones, TDRA o la IRA.
- Quieren retirar fondos en cualquier momento sin penalidad
- Quieren un rendimiento básico competitivo para sus ahorros



Cada año, la Junta Directiva del Pension Fund revisa las reservas requeridas, y puede otorgar **Aportaciones Especiales** a los miembros. Cuando se les otorgan, las Aportaciones Especiales aumentan los créditos de pensiones, y como resultado, los pagos mensuales de pensiones aumentan.



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