

PENSION FUND  
OF THE  
CHRISTIAN  
CHURCH

FALL 2018

# BRIDGE



Put Your  
Money  
to Work

**17** Pastor Appreciation Month:  
Ways to Build Your Pastor Up



*I will give you shepherds after my  
own heart, who will feed you with  
knowledge and understanding.*

—Jeremiah 3:15



## WEEK OF MINISTRY | OCTOBER 7-13

Pension Fund is grateful for those who heed the call to serve and feed others. Join us this year as we celebrate our ministers as the spiritual shepherds in our lives.



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

Visit [pensionfund.org/week-of-ministry](https://pensionfund.org/week-of-ministry) for ideas on how to recognize your pastor this year.

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Magazine is published quarterly:  
Spring, Summer, Fall, Winter

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Pension Fund's retirement products or  
information contained herein will impact  
your individual situation.

# CONTENTS



## 2/3

From the President / Del Presidente

## 4

INVESTMENT CORNER  
Saving More by Saving Early

## 6

Pension Fund Area Directors

## 8

FINANCIAL WELLNESS  
The Power of Time

## 9

WHAT YOU NEED TO KNOW  
Meet Chad Robinson; New Team Members;  
Tax Reminders; Mark Your Calendars

## 11

EMPLOYER SPOTLIGHT  
Disciples Seminary Foundation

## 14

MEMBER SPOTLIGHT  
Tanya Lopez (Pacific Southwest Region)

## 16

Best Websites for Financial Advice

## 17

Development Update

## 18

In Memoriam

Fall is here. School buses are rolling down our streets. Our football stadiums are aglow in their Friday night lights. Our college campuses are bustling with excitement, as students hurry to make their early classes. Our seminaries are filled with those eager to explore their faith.



Our freeways are more congested on our commute to work, as summer vacations wind

to a close . . . all reminders that it is “Back to School” time in our communities.

This year, “Back to School” in our home, represents a major transition for our family. Our youngest child, Jackson, is beginning his senior year of high school and soon, Kimberly and I will be empty nesters. We’ve already begun the conversation about what life will be like when our schedules are no longer driven by a school calendar or baseball workouts and games; when our basement sits empty, void of teenagers hanging out, playing ping pong or watching movies. We are keenly aware that we are in a season of lasts and firsts—a *season of transition*.

Life is full of transitions.

**At Pension Fund, we are here to accompany you during life’s transitions.**

For those in college or seminary and responding to a call to ministry, we offer Student Gift memberships

in Pension Plan to help you get a head-start on retirement savings, at no cost to you.

For those who are beginning their ministry, we offer our Excellence in Ministry program, which provides financial literacy and management skills to help ensure your ability to lead congregations and ministries under your care.

For those, like me, who are making the transition to the empty nest and beginning to think more about retirement readiness, we offer additional products such as our Tax-Deferred Retirement Account (TDRA) or IRAs to help with supplemental retirement savings in addition to our Pension Plan.

And for families of our members who have transitioned from this life to life eternal, we offer our salary continuation and death benefits to assist you during the difficult experience of losing a loved one.

On the pages that follow, you will find more information about how Pension Fund is your partner today and in the transitions that are to come.

**Rev. Dr. Todd Adams**

President

[tadams@pensionfund.org](mailto:tadams@pensionfund.org)





El otoño está aquí. Los autobuses escolares están corriendo por nuestras calles. Los viernes en la noche, nuestros estadios de fútbol americano están encendidos con sus luces. Nuestros campos universitarios están llenos de emoción, ya que los estudiantes se apresuran a empezar sus primeras clases. Nuestros seminarios están llenos de aquellos ansiosos por explorar su fe.

Nuestras autopistas están más congestionadas en nuestro viaje al trabajo, ya que las vacaciones de verano terminan. . . todos estos recordatorios nos indican de que es el momento de “Regreso a la escuela” en nuestras comunidades.

Este año, “Regreso a la escuela” en nuestro hogar, representa una transición importante para nuestra familia. Nuestro hijo menor, Jackson, está comenzando su último año de secundaria y pronto, Kimberly y yo tendremos un nido vacío. Ya hemos comenzado la conversación sobre cómo será la vida cuando nuestros horarios ya no estén impulsados por un calendario escolar o entrenamientos y juegos de béisbol; cuando nuestro sótano se encuentra vacío, sin adolescentes pasando el rato, jugando ping pong o viendo películas. Somos muy conscientes de que estamos en una temporada de últimos y primeros — *una temporada de transición*.

La vida está llena de transiciones.

**En Pension Fund, estamos aquí para acompañarlo durante las transiciones de la vida.**

Para aquellos en la universidad o en el seminario y que están respondiendo a un llamado al ministerio, ofrecemos membresías de regalos para estudiantes en el Plan de Pensiones para ayudarlo a comenzar con los ahorros para la jubilación, sin costo para usted.

Para aquellos que están comenzando su ministerio, ofrecemos nuestro programa de Excelencia en el Ministerio, que proporciona conocimientos financieros y habilidades administrativas para ayudar a asegurar su capacidad de dirigir congregaciones y ministerios bajo su cuidado.

Para aquellos, como yo, que están haciendo la transición al nido vacío y que comienzan a pensar más sobre la preparación para la jubilación, ofrecemos productos adicionales como nuestra cuenta de impuestos diferidos (TDRA) o IRA para ayudar con los ahorros de jubilación complementarios, además de nuestra Plan de Pension.

Y para las familias de nuestros miembros que han pasado de esta vida a la vida eterno, ofrecemos nuestros beneficios de continuación de salario y muerte para ayudarles durante la difícil experiencia de perder a un ser querido.

En las páginas que siguen, encontrará más información sobre cómo su fondo de pensiones es hoy su compañero y sobre las transiciones que están por venir.

**Rev. Dr. Todd Adams**

President

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## SAVING MORE BY SAVING EARLY

Financial advice is very easy to come by these days. Whether through radio, television, or from a financial planner, everyone seems to have expert advice to share, usually at a price. Regardless of the quality of the guidance, rarely is a discussion about investing for retirement complete without mentioning the compounding effect of your savings over time.

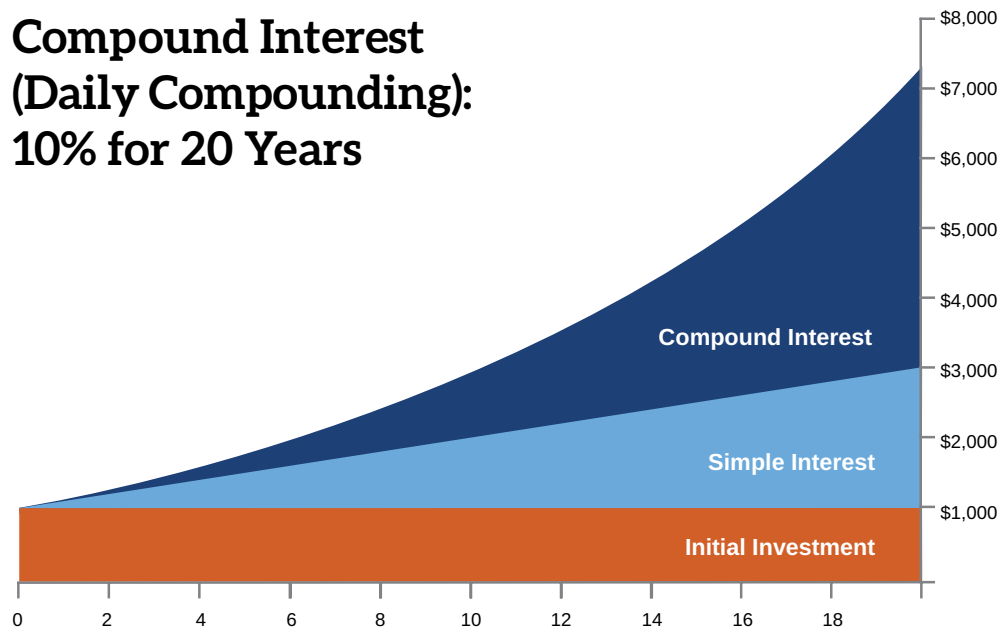
As we talk with our members who are in or nearing retirement, it's wonderful to hear how many of them have taken advantage of compounding value to grow their Tax-Deferred Retirement Account (TDRA), Benefit Accumulation Account (BAA), or IRA balances. Many members make contributions

to these products as a complement to pension contributions, a crucial step on the road to an enjoyable (and often *early*) retirement.

Being intentional about saving can be daunting, but those who are most successful tend to follow a similar road map:



## Compound Interest (Daily Compounding): 10% for 20 Years



*This graph serves as a visual reference only and does not predict the performance of any individual Pension Fund product.*

### 1 They take the time to learn about Pension Fund's product offerings and select those

which make the most sense in terms of liquidity, taxes, and their expected date of retirement. For example, products like the TDRA and IRA's have an enhanced compounding effect due to their tax-deferred growth and are often complemented with a BAA for added liquidity.

2 **They open an account** — a significant step for some. We often hear from people who have made the mistake of spending years considering one of our product offerings but never got around to it, often due to underestimating the potential growth of their limited funds. As illustrated in the chart above, the effect of compounding can have a dramatic effect on even small investments. Opening an account with Pension Fund also provides protection from the downside risk of investments

made elsewhere due to our base interest rates. Not a single member in Pension Fund's nearly 125-year history has experienced a reduction in account value due to poor market performance.

3 **They commit to making regular deposits,** increasing them over time as household income and circumstances allow.

The benefits of regular investment and compounding is one thing that never changes. Save, save early, save often, and let your money do the heavy lifting. If done well, I expect you will be able to enjoy flexibility in both retirement date and lifestyle.

**David Stone**

Chief Investment Officer  
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# CLIENT RELATIONS TEAM AREA SUPPORT

Helping you be *Retirement Ready.*



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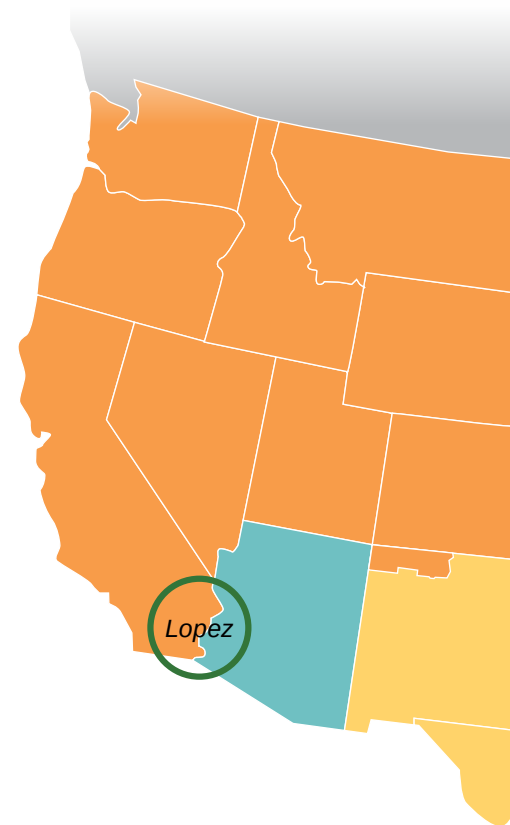
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*strong. smart. secure.*



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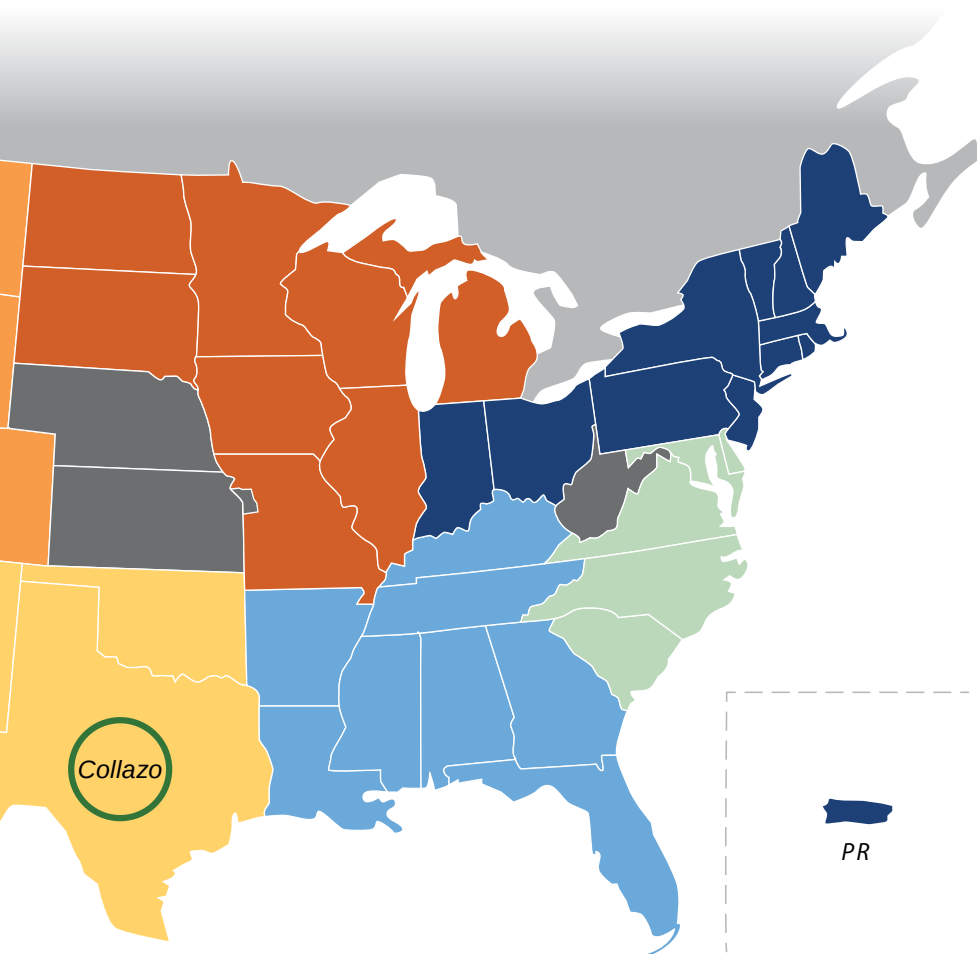
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# THE POWER OF TIME



I clearly remember the retirement benefit offered for my first post-undergrad job. My employer would pay 3% of my salary into a 401K and match any contribution I made up to 6%. I skimmed over the benefit, focusing on how my contributions might eat into my “fun” money. After all, retirement was in the very distant future.

To no surprise, I didn’t save nearly as much as I should have. Throw this into the category of lessons that I would now teach my younger self.

Young people have one very powerful asset when it comes to saving for retirement—time. The sooner one starts saving for retirement, the greater the chance they will be financially prepared for retirement. The combination of time and compounding interest is a powerful formula to help you become retirement ready.

Pete the Planner, who has presented at a number of Pension Fund events, offers this simple illustration; **“if you were to set \$250 aside from your first paycheck, invest it properly, and leave it alone, the \$250 would become \$500 in nine years, \$1,000 in 18 years, \$2,000 in 27 years, \$4,000 in 36, and finally \$8,000 45 years from now.”**

Our team of Area Directors stands ready to help you begin investing for your future. Whether you are just starting out in your career, in the middle of your career, or inching (or racing) towards retirement,

Pension Fund has products that offer consistent base rates of interest without the downside risk of traditional investments. Many of our members are taking advantage of the opportunity to supplement their pension by saving additional pre-tax dollars with our Tax-Deferred Retirement Account (TDRA) while others use the TDRA as their primary savings vehicle. For some, a Roth or Traditional IRA (Individual Retirement Account) works well.

Time is vital to your financial future. It’s never too early or too late to begin saving for your retirement, but to maximize your savings potential, early is always better. Take this important step today. Pension Fund is proud to be your partner in a strong, smart, secure retirement. Thank you for the opportunity to serve you.

With gratitude,

**Rev. Danny Gulden**

Vice President, Client Relations  
[dgulden@pensionfund.org](mailto:dgulden@pensionfund.org)



# MEET CHAD ROBINSON:

## Pension Fund's New Senior Vice President of Information Technology

### What attracted you to this position and Pension Fund as an organization?

The attraction to Pension Fund was immediate. I was seeking a role in an organization where I could use my skillset in technology to make a difference for not only the organization, but everyone it touches. I could feel the compassion the leadership team felt for Pension Fund members and I instantly wanted to be a part of it.



### What is the most important piece of advice you've received and who provided it?

The best advice I have ever received was from Kip Miles, former CIO at Steak n Shake —“Never be afraid to kill your best idea!” To be the best leader you must be willing to listen and learn, evolve how you think, and navigate the rapid changes in the technology field. If you are not willing to explore beyond what you believe is best, then you are doing a disservice to your customer.

### What moment/accomplishment are you most proud of in your career? Why?

I am most proud of the teams I have assembled to achieve great results. It's hard to call out just one, but taking an 80-year-old classic American brand and opening 20 locations internationally would have to be at the top of the list. It was a great learning experience opening restaurants around the globe.

### What are the top three things you hope to accomplish in your first year?

- 1. Ensuring the brand stays secure.** As an IT leader, cyber security is my number one challenge! I lose a lot of sleep thinking about how a breach might affect our members and what we should be doing to stay in front of the issues.
- 2. Leveraging data to get ahead.** Helping PFCC build a data and reporting structure that will automate many manual tasks to remove frustration and improve accuracy.
- 3. Getting my arms wrapped around the business—** understanding the how we operate and where we can apply technology to enhance our members' experience.

### What drives you professionally?

I love the challenge of providing technology solutions that enable an organization to achieve its goals and reach new heights. IT touches each part of the business and getting everyone to sing and dance in harmony is quite the challenge and takes teamwork. I firmly believe in business, “if everyone on the team is not winning, then no one is winning.” I strive to provide the best member experience by providing great customer service, developing rock solid solutions, and delivering proven processes to drive the business forward.

### Personally, what are you most passionate about?

I am most passionate about my family. My wife Jeanette and I have three boys; Cooper (5), Maxwell (4), and Eli (10 months). I love spending time with my boys, whether it's fishing, coaching soccer or watching the latest superhero movie, my heart is content when my family is whole.



## OTHER ADDITIONS TO OUR TEAM IN 2018

**Maria Carey** – Utility Specialist

**Sharon Coleman** – Sr. Vice President of Operations

**Julie Donovan** – Enrollment Specialist

**Kristen Fronek** – Enrollment Specialist

**Annie Hall** – Enrollment Specialist

**Susan Husselbee** – Assistant Controller

**Melissa Poe** – Processor

**Kyle Simpson** – Processor

**Jennifer Schooley** – Enrollment Specialist

**Michelle Thompson** – Assistant Controller

## TAX REMINDERS

- Please note that even though you'll be receiving your 1099s in January, the 5498s are not distributed until May—which means you can continue 2018 contributions to your IRAs through April 15.
- To ensure you receive time-sensitive communications in a timely manner, we ask that you ensure your contact information is up to date—especially if your address has changed in the past year.
- IRS tax tables will be updating in February, so please be sure to submit any withholding status change requests by December 1.



## MARK YOUR CALENDAR



**Northeastern Regional Assembly**  
September 14–15 *Brooklyn, NY*

**Central Rocky Mountain Regional Assembly**  
September 21–23 *Casper, WY*

**South Carolina Regional Assembly**  
October 4–7 *Beaufort, SC*

**Florida Regional Assembly**  
October 4–7 *Daytona Beach Shores, FL*

**Indiana Regional Assembly**  
October 5–6 *Indianapolis, IN*

**Greater Kansas City Regional Assembly**  
October 6–7 *Kansas City, MO*

**Capital Area Regional Assembly**  
October 12–13 *Mitchellville, MD*

**Tennessee Regional Assembly**  
October 12–13 *Memphis, TN*

**Nebraska Regional Assembly**  
October 12–13 *Nebraska City, NE*

**Illinois–Wisconsin Regional Assembly**  
October 19–20 *Bloomington, IL*

**Kentucky Regional Assembly**  
October 19–20 *Louisville, KY*

**Pacific Southwest Regional Assembly**  
October 19–20 *Fullerton, CA*

**Great River Regional Assembly**  
November 2–4 *Shreveport, LA*

**Arizona Regional Assembly**  
November 2–3 *Tucson, AZ*

**Pennsylvania Regional Assembly**  
November 2–3 *Washington, PA*

**Southwest Regional Assembly**  
November 2–4 *Austin, TX*

**Ohio Regional Assembly**  
November 10 *Canal Winchester, OH*

**The International Conference on Missions (ICOM)**  
November 15–18 *Cincinnati, OH*

# DISCIPLES SEMINARY FOUNDATION

(Claremont, CA)



Disciples Seminary Foundation (DSF) works with five partner seminaries on the West Coast to provide education, mentoring, networking, and financial support for seminary students and ministry leaders in the Christian Church (Disciples of Christ) and United Church of Christ denominations.

We spoke with DSF President, Jon Berquist, who provided us insight on how offering Pension Fund retirement benefits has impacted DSF staff.



## Can you tell us more about your ministry?

Founded in 1960, Disciples Seminary Foundation (DSF) is one of the church's institutions of theological education that prepares ministers and other leaders for our Church. We work in partnership with five accredited seminaries in California, Washington and Colorado.

## What makes your organization unique?

DSF is a broad community with nearly 200 Disciples students in both degree and certificate programs. We emphasize that it's not enough to prepare individuals to be leaders in the Church: we need to form leaders who know how to work with each other in ministry across differences of race, culture, language, geography, theology, and all other barriers. More than half of our students identify with their African-American, Hispanic, or North American

*DSF NorCal students attend the  
CCNC-N 2018 Annual Gathering  
in Sacramento, CA*



Pacific/Asian (NAPAD) connections and heritage. It's one of the most diverse gatherings of Disciples.

#### **What are some new DSF initiatives?**

This year, we're expanding our Certificate of Ministry Studies program. This program is provided in Spanish and meets the requirements for commissioned ministry. We've had almost 90 graduates from classes in San

Diego and Los Angeles. In September 2018, we'll open a new class with another 25 students in Portland, Oregon, and in southern California we'll begin offering a new advanced certificate for pastors and lay leaders who want to continue their studies. We'll have 80 students this fall in these programs.

#### **What Pension Fund retirement benefits do you offer your employees, and who do you offer these benefits to?**

Many of our staff participate in the Pension Plan and many of our students are eligible for Pension Fund's Student Gift program. Some of our staff participate in the Tax-Deferred Retirement Account program for retirement planning as well. All of our full-time and more-than-half-time staff members are eligible, including both clergy and laity. We start the sign-up process on the first day of employment, and DSF will pay the full 14% dues after three years of service.

**A few years ago, one of our beloved staff members experienced cancer that prevented him from working and then took him from us...**  
**[PENSION FUND BENEFITS]**  
**GAVE HIM PEACE OF MIND**  
**IN HIS FINAL YEAR.**



### **What is your organization's philosophy regarding care of employees?**

Promoting health and self-care, including planning for the future, is a Christian virtue for us. We try to teach that to our students, and know that the best education is by example. So, we make sure our staff members are encouraged to take care of themselves, their health and their future.

### **What has your relationship been like with Pension Fund? Would you recommend Pension Fund to other organizations?**

We would definitely recommend Pension Fund to anyone eligible. Our relationship is great, including the phone calls to manage accounts and in-person visits from representatives. One of our recent graduates, Rev. Gabe Lopez, is now working for Pension Fund, so the visits and personal contact are even more meaningful for students now. Our staff members like that the offerings are dependable and easy to understand, and they also like the personal visits from Pension Fund staff.

### **What do you see as the most important reason to use the benefits you offer?**

Pension benefits for the future are so important. A few years ago, one of our beloved staff members experienced cancer that prevented him from working and then took his life from us. Pension Fund's disability coverage provided financial support for the family, and the death benefits were an immense help to his family. His children will be eligible for college assistance, too. All of this gave him peace of mind in his final year.

### **What do you see as the greatest challenge for retirement administrators at organizations?**

Our own staff is so diverse. We have people immersed in different cultures and from different races and nationalities, a 50-year age spread between our staff members and a number of different family situations. It's hard to provide services that are flexible enough for everyone, but Pension Fund helps us take good care of all of our staff.

*Toni and Daphne at the Wild Women of the West Conference in Scottsdale, AZ*



*Eula and Yvette – DSF/CST students at CST's commencement ceremony in May, 2018*



# TANYA LOPEZ

(Pacific Southwest Region of the Christian Church)

For this issue we spoke with Tanya Lopez, a Student Gift recipient and M. Div. student at Claremont School of Theology (DSF). Lopez also works part-time as the Coordinating Minister for Disciples Women Ministries for the Pacific Southwest Region of the Christian Church (Disciples of Christ).

Tanya Lopez thrives in women's ministry: She was raised and spiritually cultivated by strong females, including her struggling single mother and her grandmother, who demonstrated and emphasized the need for compassion, service, joy and generosity.

"My grandmother was, and continues to be, a very avid believer in the power of people helping each other," said Lopez. "She always told me that no matter how little I may have, there's always enough to share."

Later in life, Lopez realized her grandmother taught her to follow Jesus by encouraging her to love her neighbor and always lead and serve with compassion. Lopez volunteered to serve as the worship ministry drummer at a small, Independent church after feeling the call to fill a need for a community and God.

"I saw a need, and knew that if my grandmother would be there she would tell me to help in any way I could, so I did," said Lopez. "My grandma and the drums are my call story."

However, it's education that Lopez is most passionate about. Currently a full-time student at Claremont School of Theology, she views religious education as "liberation" (not just academia), and feels called to facilitate and create opportunities for others to learn, grow and connect.

**"I have directly experienced healing, reconciliation, and transformation through education," said Lopez.**

**"I believe I'm called to serve as a bridge through**

**which people of different generations and cultures can connect and learn, so that together people can bring healing to a world that so desperately cries out for reconciliation."**

## Impacts of the Student Gift Program

Lopez first heard about Pension Fund at a Disciples Women leadership training designed to explain the various organizations of the Christian Church (Disciples of Christ) denomination.



**I recognize planning for the future is not just about me but my entire family, and I know now there's no such thing as planning too far in advance.**





**To learn more or to apply for our Student Gift program, visit [pensionfund.org/studentgift](https://pensionfund.org/studentgift).**

"I remember thinking that I had no idea how many great and important connections our church has and wondering why more people don't know about all of this," said Lopez.

She became involved in Pension Fund's Student Gift program after starting seminary and hearing about the importance of planning for the future from a Pension Fund Area Director. With two young daughters to support, Lopez decided to begin her retirement savings through the program.

"I knew that though retirement seems so far away, I needed to consider and plan for my future," said Lopez.

Today, Lopez is glad she didn't pass up such an "incredible gift" and opportunity. She now views saving for retirement as stewardship and a way to ensure she can continue serving the church. As an added benefit, her savings philosophy is setting a good example for her daughters about the importance of self-care and planning to be able to fully care for others.

"Pension Fund and the Student Gift Program have completely changed the way I think about the future," said Lopez. "I recognize planning for the future is not just about me but my entire family, and I know now there's no such thing as planning too far in advance."

She encourages other students to take advantage of the program, particularly students who may not have jobs yet or who have not been able to afford to plan for retirement.

"This program is the church investing in its servants, so they can be the healers, educators, preachers, and leaders the church needs," said Lopez.

### **Planning for the Future**

As for her future career in ministry, Lopez says she will ("God-willing") become an ordained Disciples minister. She's not sure exactly what area of ministry she will continue to serve in, but would love to continue serving the women of her region, serve a congregation, or possibly work for the General Church in some capacity.

"I'm still praying, and have an open heart to serve," said Lopez.

She advises other ministry students to never stop asking questions, because "learning is growth."

"I know I still need to learn a lot about so many things, including retirement planning, but I feel asking the questions and always seeking to learn is the key to making a more lasting impact in our world."





# BEST WEBSITES FOR FINANCIAL ADVICE

## 1 **Pete the Planner** | [petetheplanner.com](http://petetheplanner.com)

Peter Dunn a.k.a. Pete the Planner® is a nationally recognized financial guru, comedian, and author. Over the past couple of years, Pete has helped participants of our Excellence in Ministry program find financial wellness by encouraging healthy behaviors and providing the tools to achieve their financial goals. Pete provides his non-biased perspective with a strong dose of humor.

## 2 **Kiplinger** | [Kiplinger.com](http://Kiplinger.com)

Founded in 1920, Kiplinger has been one of America's most trusted sources of business and financial analysis and information. Kiplinger has received numerous awards over the years, including an American Business Ethics Award given by the Society of Financial Service Professionals. Additionally, Kiplinger has been named "one of America's most ethical companies" by *Ethisphere* magazine. Other awards include: General Excellence Award from the Society of American Business Editors and Writers and Media Industry News' Best of the Web Award.

## 3 **Michelle Singletary** | [washingtonpost.com/people/michelle-singletary](http://washingtonpost.com/people/michelle-singletary)

Michelle is the author of the award-winning and nationally syndicated personal finance column, "The Color of Money." In addition to her weekly column, Michelle has written three personal finance books, including *The 21-Day Financial Fast: Your Path to Financial Peace and Freedom*. Michelle is passionate about helping people. She not only directs a financial mentorship ministry at her church, but she and her husband also volunteer to teach financial literacy to prison inmates.

## 4 **Your Money or Your Life** | [yourmoneyoryourlife.com](http://yourmoneyoryourlife.com)

Your Money Your Life is a partnership between Vicki Robin (author of *Your Money or Your Life*) and Grant Sabatier (founder of MillennialMoney.com and author of *Financial Freedom*). In their words, *Your Money or Your Life* is designed to "offer you the best possible information, inspiration, tools, and community as you transform your relationship with money and build your financial independence." We couldn't have said it better ourselves.

## I will give you shepherds after my own heart, who will feed you with knowledge and understanding. *(Jeremiah 3:15)*

Pastors are special people. They carry the burden of the local church, often while wearing many different hats. They not only preach, but they make sure the church is open. They are usually the first to arrive and the last to leave. They are counselors when we need advice and prayer partners when we need God to intervene. These women and men stand in the gap between God and the world, and they watch their flock.

As our shepherds, teachers, mentors and God's chosen servants, pastors exercise great love for the people of their congregation. Knowing how much they do, it's easy to forget they're human, instead thinking of them as "super Christians". In truth, they struggle as each of us struggle. They contend with their own families, personal lives, and finite resources of time, energy, and finances. They often need friends who will lift them up in prayer and give them an encouraging word. They deserve honor, support, and prayers all year long because their job never stops.

In October, the Christian Church (Disciples of Christ) honors all ministers during the Week of Ministry, while many in our extended Stone-Campbell family celebrate Pastor Appreciation Month. Here are three specific suggestions for building our pastor up and increasing the fruitfulness of their ministry:

- 1 Pray for your pastor daily.** Be specific. Pray for their health, their messages, their family and try to put yourself in their place.
- 2 Go out of your way to provide gracious words of encouragement.** Write them a note on the registration card or send a card of appreciation to their

home or call or send an email. Go beyond platitudes at the door after Sunday services. We can start by simply saying thank you to our pastor — creatively, tangibly, actively, sincerely.

- 3 Consider making an online gift in your pastor's honor** to Ministerial Relief & Assistance (which provides for pastors in-need) or Excellence in Ministry (which supports pastors early in their call) at [pensionfund.org/give/WOM](http://pensionfund.org/give/WOM). Please be sure to include their contact information with your gift to ensure they receive notification.

What can we hope for through our ministry to our pastors? We can hope they will be refreshed, be invigorated and made hopeful. Like a boomerang may it return to create a refreshed, invigorated, and hopeful people. Then the world will know that Christ is real and is at work among us.

Every day, our pastors are at work building our communities of faith. We, too, have a role to play in this important work. And showing our gratitude to our pastor is a great start.

**Building your pastor up will help them to be a shepherd after God's own heart, who will feed us with knowledge and understanding.**

Shalom,

**Rev. Ruth Chavez Wallace**

Vice President  
for Development  
[ruthw@pensionfund.org](mailto:ruthw@pensionfund.org)



# IN MEMORIAM

Following are member deaths that were reported to Pension Fund between April 1 and June 30, 2018.

## OTHER DEATHS

Susan Anderson  
*Ponca City, OK*

Alice Carlson  
*Benton, LA*

Thomas Derbique  
*Indianapolis, IN*

Evelyn Dodge  
*Newton, KS*

Mary K. East  
*Independence, MO*

Frances Foster  
*Grass Valley, CA*

William Foster Jr.  
*Beaverton, OR*

Juanita Griggs  
*Tulsa, OK*

Caroline Herbert  
*Los Fresnos, TX*

Georgiana Parker  
*Albany, OR*

Justin Pruner  
*Rockville, IN*

Wayne Shorter  
*Roanoke, VA*

Edgar Towne  
*Indianapolis, IN*

Lois Whitehurst  
*Lynchburg, VA*

Winifred Wood  
*Milledgeville, GA*

## DEATHS IN RETIREMENT

Shirley Baird  
*Kansas City, MO*

Grace May Baker  
*Adams, WI*

Albert Beck  
*Quincy, IL*

Nancy Bickers  
*Weatherford, TX*

Benjamin Boling  
*Puyallup, WA*

Joseph Bremer  
*Clayton, MO*

Gerrod Bright Sr.  
*Indianapolis, IN*

Richard Butler  
*Kansas City, MO*

Patricia Carter  
*Henrico, VA*

Betty Cloud  
*Ocotillo, CA*

A James Cox Jr.  
*Phoenix, AZ*

Richard Davidson  
*Loving, TX*

Barbara Duckett  
*Ionian, IA*

Harold E Dungan  
*Montgomery Village, MD*

Stanley East Jr.  
*Independence, MO*

G. Raye Feltner-Kapornyai  
*Martinsburg, WV*

Betty Felton  
*Fairborn, OH*

Robert Gartman  
*Irving, TX*

Myrna Gemmer  
*Pinellas Park, FL*

George Good  
*Auburn, WA*

Charles Green  
*Okmulgee, OK*

Sandra Lee Harris  
*Broken Arrow, OK*

Raymond D Hill Jr.  
*Lohrville, IA*

Dorothy Howard  
*Rialto, CA*

Kathryn Huff  
*Rutland, VT*

Robert Hunter  
*Muncie, IN*

Shirley Joseph  
*Saint Thomas, VI*

George Kendall  
*Eugene, OR*

Sarah Kenerley  
*Crowley, TX*

Ida Koonce  
*Bartlett, TN*

Glenva Lewis  
*Lawrenceburg, KY*





Delores Linn  
*Kansas City, MO*

Jeffrey McNabb  
*Jonesborough, TN*

Tommie Siesky  
*Charlotte, NC*

Aileen Thomas  
*Ilkley, West Yorkshire, UK*

Shirley Long  
*West Falls, NY*

Dorothy Polf  
*Attica, IN*

James Smedley  
*Belleville, MI*

James Touchstone  
*Everman, TX*

Nancy Lunn  
*Johnston, RI*

Margaret Riddell  
*Pontiac, IL*

Gary Clayton Smith  
*Granbury, TX*

M. Christine VanCleave  
*Denison, TX*

Suzanne DeMoss Martin  
Brown  
*Fishers, IN*

Betty C. Robinson  
*Liberty, KY*

Betty J. Springer  
*Tulsa, OK*

Ruth Weesner  
*Upland, CA*

Marian McDonald  
*New Braunfels, TX*

Edith Rodriguez  
*Newton, KS*

Suzanne Swahn  
*Agency, IA*

Royce Willerton  
*Tucson, AZ*

Shirley McFarland  
*Williamsport, MD*

Dale Sawyer  
*Grass Valley, CA*

Naomi Terry  
*Louisville, KY*

Janice Wood  
*Sarasota, FL*

# 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 2018, you are not eligible to contribute to a Roth IRA if your modified adjusted gross income equals or exceeds \$135,000 (filing single) or \$199,000 (married filing jointly)
- Maximum annual contribution limit for 2018 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 2018 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 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 esten trabajando por cuenta propia siempre y esten 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 2018, las personas que tengan un ingreso bruto ajustado igual o mas de \$135,000 (solteros declarando individualmente) o \$199,000 (casados declarando colectivamente) no son elegibles para contribuir a un Roth IRA.
- La contribución máxima anual para el 2018 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 2018 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.

*El material contenido en este resumen es para propósitos informativos solamente, y no debe ser interpretado como asesoramiento fiscal, financiero o legal. Favor de consultar su asesor fiscal o financiero con preguntas o preocupaciones individuales.*





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## IN THIS ISSUE

**4** Hear how **SAVING** early for retirement can improve your **FINANCIAL WELLNESS**

**8** Learn how compound interest puts **YOUR MONEY TO WORK FOR YOU**

**9** **MEET** Pension Fund's New Senior VP of Information Technology

**17** Help us **HONOR** our pastors during this year's **WEEK OF MINISTRY**

**INSERT** Tell us what **YOU THINK** in our **2018 READER'S SURVEY**