

PENSION FUND  
OF THE  
CHRISTIAN  
CHURCH

SPRING/  
SUMMER 2019

# BRIDGE

## HELPING YOU

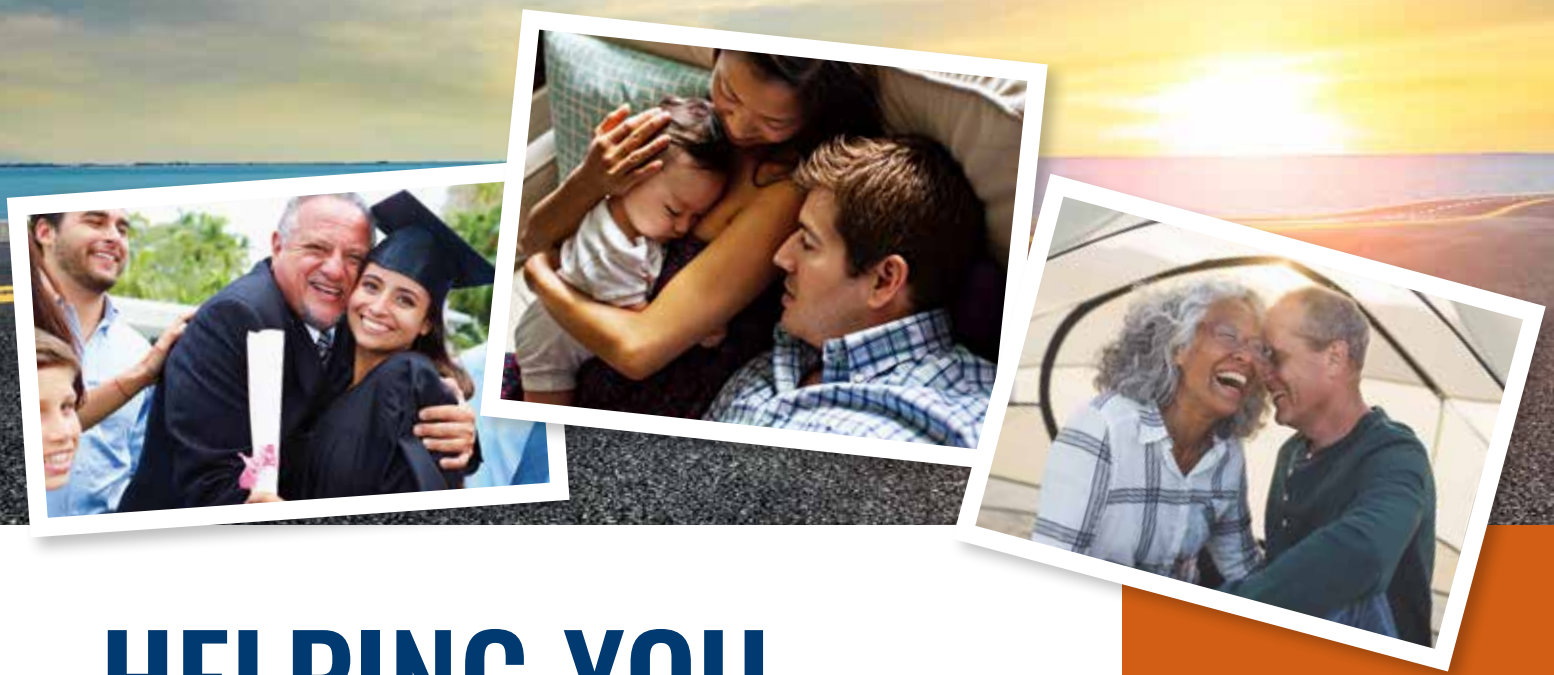
on the

## ROAD TO

## FINANCIAL WELLNESS.



**10** Rollovers: Protecting Your Future  
and Consolidating Your Assets



# HELPING YOU on the ROAD TO FINANCIAL WELLNESS.

## Let Pension Fund help you find it.

This year at General Assembly, our team of dedicated Area Directors will be on hand to help answer your questions and even enroll you or your spouse in an IRA or Benefit Accumulation Account. There are many ways to connect with us while in Des Moines. For a full list of events or to make an appointment with your Area Director, visit [pensionfund.org/GA2019](http://pensionfund.org/GA2019).



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

Stop by our booth  
to talk with your  
Area Director

**SATURDAY** July 20, 2019  
7:00 p.m.  
13th Check Offering  
Opening Evening  
Service

**MONDAY** July 22, 2019  
7:00 a.m.  
Pension Fund  
Breakfast

*(ticket required)*  
Visit [www.ga.disciples.org](http://www.ga.disciples.org) to  
purchase tickets to the event.

Visit [www.pensionfund.org/GA2019](http://www.pensionfund.org/GA2019) for full event information and to learn about our workshops.

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information contained herein will impact  
your individual situation.

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Having just completed his third year on staff, we sat down with Pension Fund's 9th Chief Executive, Rev. Dr. Todd A. Adams, to see what he has learned during his time in the chair and his vision for what's ahead.

### **What have been your most significant learnings since joining the staff?**

First, I was surprised at the level of regulation for church plans. As a result, Pension Fund must operate more like a bank, than a ministry, while never losing sight of our mission. We have an Internal Auditor, Compliance Officer, we are subject to IRS review, and are very dependent on our outside General Counsel to keep us compliant; we also have a very clear call from the Church to steward assets and resources of others in a manner that sets us apart from a bank or investment firm. We are truly the intersection of finance and mission in the Church.

Second, the power of Ministerial Relief and Assistance (MRA) was another area of tremendous learning, including the history of how we started, the impact of the programs, and the possibilities we have for sustaining people in ministry through MRA funded programs. In 2018, we provided more than \$1.5 million in financial support to retired and active clergy, as well as programs that partner with

our local congregations. **Our vision of providing a Strong, Smart, and Secure retirement, comes right from our first recipient, Rhoda Jane Castle Chase. It is a compelling story, and we need to do more to share it!**

Finally, the ministry of presence. We are a relational church and Pension Fund needs to remain a strong and secure place to send your retirement resources, but we also need to be out and about — we need to be present in the life of the Church. Whether we are seeking new business, enrollments or talking about Ministerial Relief and Assistance with donors, legacy donors or church leaders, you cannot substitute the ministry of presence in the life of the Church.

### **You mentioned that Pension Fund is highly regulated as a church plan. Talk to us about the Board of Directors and their governance role.**

We are fortunate to have a Board of committed church leaders and pastors. Among our lay board members we have actuaries, investment managers,

accountants, attorneys, bankers, and finance officers with high-level business expertise. Our Board — divided into three committees (Investment, Finance/Audit, and Membership/Benefits) — holds two in-person meetings per year. Additionally, the Chair, Vice-Chair, and three committee chairs comprise the Governance and Leadership Committee. The focus of the Board is governance — clear boundary setting and accountability — while the Senior Leadership focuses on the day-to-day management.

### How does Pension Fund “pay the bills” to operate?

Our policies allow for a budget up to 50 basis points (BPS) of our total assets under management. In 2018, our operating expenses were 35BPS or \$10.7 million. BPS are charged against investment returns — we do not charge fees to individual member accounts. Each fall, Pension Fund staff presents a spending plan for the ensuing year which is then reviewed in detail and approved by the Board. The expenses then flow through the General Operating Fund, which is not tied to any one product, but is composed of unrestricted assets belonging to Pension Fund.

As far as the Pension Plan is concerned, for every 87 cents contributed, we promise to pay you \$1 in retirement. It is our job to invest the assets we hold,



*Todd Adams, Robert “Bob” Bock, and Gary Kidwell at the celebration of Bob’s 50 years of ministry at First Christian Church of North Hollywood.*

make up the difference, and then redistribute any overage with Pension Plan account holders through fully funded Special Apportionment Credits.

### What is next for Pension Fund?

We are moving toward an understanding that we need to embody our logo, which includes the Greek symbols of Alpha and Omega — the beginning and the end. Too often, we are viewed as where you turn at the end of your ministry to receive a well-earned Pension. We want to be present at the beginning — in seminary through Student Gift Membership and throughout your ministry through the expansion of Ministerial Relief and Assistance to include new programs for active clergy and partnerships with congregations. **Keeping clergy healthy and in ministry is part of what it means to have a mission that is *For the Support of Ministry*.**

**Rev. Dr. Todd Adams**

President

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Después de completar su tercer año en el personal, nos reunimos con el 9º Director Ejecutivo del Fondo de Pensiones, el Rev. Dr. Todd A. Adams, para ver qué ah aprendido durante su tiempo como presidente y qué esta por venir para el Fondo de Pensiones.

**¿Cuáles han sido tus aprendizajes más significativos desde que te uniste al personal?**

Primero, me sorprendió el nivel de regulación para los planes de la iglesia. Como resultado, el Fondo de Pensiones debe operar más como un banco, que como un ministerio, sin perder nunca de vista nuestra misión. Tenemos un Auditor Interno, Oficial de Cumplimiento, estamos sujetos a la revisión del IRS y dependemos en gran medida de nuestro Asesor Jurídico externo para mantenernos en conformidad; También tenemos un llamado muy claro de la iglesia para administrar los bienes y recursos de otros de una manera que nos diferencie del banco o la firma de inversiones. Somos verdaderamente la intersección de las finanzas y la misión en la iglesia.

En segundo lugar, el poder de la Asistencia y Ayuda Ministerial fue otra área de tremendo aprendizaje, incluida la historia de cómo empezamos, el impacto de los programas y las posibilidades que tenemos para sostener a personas en el ministerio a través de programas financiados por el MRA. En 2018, brindamos más de \$1.5 millones en apoyo financiero al clero retirado y activo, así como a programas que se asocian con nuestras congregaciones locales. **Nuestra visión de proporcionar una jubilación fuerte,**

**inteligente y segura viene directamente de nuestra primera destinataria, Rhoda Jane Castle Chase. ¡Es una historia conmovedora, y necesitamos hacer más para compartirla!**

Finalmente, el ministerio de presencia. Somos una iglesia relacional y el Fondo de Pensiones debe seguir siendo un lugar sólido y seguro para enviar sus recursos de jubilación, pero también debemos estar fuera de casa, debemos estar presentes en la vida de la iglesia. No se puede sustituir el ministerio de presencia en la vida de la iglesia, ya sea que busquemos nuevos negocios, inscripciones o hablemos sobre asistencia y ayuda ministerial con donantes, donantes con legado o líderes de la iglesia.

**Usted mencionó que el Fondo de Pensiones está altamente regulado como un plan de la iglesia. Háblenos sobre la Junta Directiva y su función de gobierno.**

Tenemos la suerte de tener una Junta de líderes y pastores de la iglesia comprometidos. Entre nuestros miembros laicos de la junta directiva tenemos actuarios, administradores de inversiones, contadores, abogados, clérigos, banqueros y funcionarios de finanzas con experiencia en negocios de alto nivel.

Nuestra Junta, dividida en tres comités (Inversión, Finanzas / Auditoría y Membresía / Beneficios), celebra dos reuniones en persona por año. Además, el Presidente, el Vicepresidente y tres personas del comité conforman el Comité de Gobierno y Liderazgo. El enfoque de la Junta es la governancia, el establecimiento de límites claros y la rendición de cuentas, mientras que el Liderazgo Principal se enfoca en la administración diaria.

### ¿Cómo “paga las cuentas” el Fondo de Pensiones para operar?

Nuestras políticas permiten un presupuesto de hasta 50 puntos básicos (BPS) de nuestros activos totales bajo administración. En 2018, nuestros gastos operativos fueron de 35 puntos básicos (BPS) o \$10.7 millones. Los puntos básicos (BPS) se cargan contra el retorno de la inversión; no cobramos tarifas a las cuentas de los miembros individuales. Cada otoño, el personal del Fondo de Pensiones presenta un plan de gastos para el año siguiente, que luego se revisa en detalle y es aprobado por la Junta. Los gastos luego fluyen a través del Fondo General de Operaciones, que no está vinculado a ningún producto, sino que está compuesto de bienes no restringidos que pertenecen al Fondo de Pensiones.

En cuanto al Plan de Pensiones, por cada 87 centavos de contribución, nos comprometemos a pagarle \$1 en su jubilación. Nuestro trabajo es invertir los bienes que tenemos, compensar la diferencia y luego redistribuir cualquier excedente con los titulares de cuentas



*Todd Adams, Robert “Bob” Bock y Gary Kidwell en la celebración de los 50 años de ministerio de Bob en la Primera Iglesia Cristiana de North Hollywood.*

del Plan de Pensiones a través de completamente financiados Créditos de prorrateo especiales.

### ¿Qué sigue para el fondo de pensiones?

Estamos avanzando hacia un entendimiento de que necesitamos encarnar nuestro logotipo, que incluye los símbolos griegos de Alfa y Omega, el principio y el fin. Con demasiada frecuencia, se nos ve como el lugar a donde recurre al final de tu ministerio para recibir una Pensión bien ganada. Queremos estar presentes al principio: en seminario a través de donacion estudiantil y en todo su ministerio a través de la expansión de Asistencia y Ayuda Ministerial para incluir nuevos programas para el clero activo y asociaciones con congregaciones. **Mantener al clero sano y en el ministerio es parte de lo que significa tener una misión que sea Para el Apoyo del Ministerio.**

**Rev. Dr. Todd Adams**

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



# NAVIGATING THE CHALLENGES OF MARKET VOLATILITY



In my last *Bridge* article, I wrote about how some of the current economic and political challenges facing the country have shaken the financial markets. As expected, we've seen a continuation of volatility into 2019 which we can assume will continue into the foreseeable future.

We experienced the downside of this volatility

in the fourth quarter of 2018 as most of the major equity averages, both foreign and domestic, registered double-digit negative returns. Although our pension plan remained fully funded at year-end, the drop in the markets resulted in the excess reserve not being robust enough to meet the margin of safety required by our Board of Directors to pass along a Special Apportionment in 2019.

The markets have bounced back as of the end of 2019 Q1, as both the equity and fixed-income markets have advanced considerably. Equities rose in the first quarter, due to several factors:

- The Fed backed away from increasing interest rates which provided a tail-wind for returns.
- Investors grew more confident that the U.S. and China would work out their differences and sign a robust new trade deal.
- Consumer confidence also rose as an unusually large number of households reported income

gains accompanied by optimism about the growth prospects of the overall economy.

- Markets rebounding from that rough fourth quarter of 2018 - where many analysts considered markets to be substantially oversold.

Nobody knows what will happen with the investment markets the remainder of the year, as there are always surprises to sway us one way or the other. As such, large and small investors alike would do well to remain patient, follow a consistent investment plan, and take advantage of opportunities as they arise. As I've stated in the past and as evidenced in previous years, higher risk and volatility often provide increased opportunity for those who stay focused on the long-term.

**David Stone**

Chief Investment Officer  
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# THE TAX-DEFERRED RETIREMENT ACCOUNT

When meeting with potential members who are becoming familiar with Pension Fund, many are surprised to learn we offer more than just a defined benefit Pension Plan. The Pension Plan is one of our employer-sponsored accounts, but did you know that we also offer a defined contribution Tax-Deferred Retirement Account (TDRA)? The TDRA, also known as a 403(b)(9) plan, is an employer-sponsored retirement savings plan that allows you to set aside a portion of your salary on a pre-tax basis until you're ready to withdraw your funds in retirement.

The TDRA is an excellent option for complementing the Pension Plan or as a stand-alone investment product. We are seeing increased interest in the TDRA as a main retirement savings vehicle at colleges, universities, and at benevolent care organizations. Members tell us they appreciate the flexibility it provides (should they continue their careers at a different employer), the competitive base rate of interest plus the possibility of earning Good Experience Credits, and the comfort of knowing Pension Fund assumes the downside risk. Another benefit of the TDRA is that contributions are made pre-tax, which lowers your taxable income.

We are seeing many Pension Plan participants saving additional money for retirement using the TDRA. It is a great way to have a "bucket" of money to go along with your monthly Pension payment. You can use the money for yourself or as an estate planning tool. You get to

	Retirement Account Rollover Eligibility				Roll to:
	Pension Plan	TDRA (403b)	Roth IRA	Traditional IRA	
403b (pre-tax)	No	Yes	Yes*	Yes	
Traditional IRA	No	Yes	Yes*	Yes	
Roth IRA	No	No	Yes	No	
457b (pre-tax)	No	Yes	Yes*	Yes	
Qualified Plan (401k, 401a) (pre-tax)	No	Yes	Yes*	Yes	

\*any portion that would be taxable if distributed to the participant must be included in income.

designate the beneficiaries, which gives you flexibility in deciding how your legacy will live on through your financial resources.

Many of our members have retirement savings from previous employers. If this describes your situation, you may be eligible to roll these monies into a TDRA. Rolling these funds into a Pension Fund account, to consolidate your assets or protect them from downside risk, will ensure your money is there when you need it most.

As always, your dedicated Area Director is ready to assist you and answer any questions. It is our pleasure to serve you on the Road to Financial Wellness.

With Gratitude,


**Rev. Danny Gulden**

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Helping you find the Road to Financial Wellness



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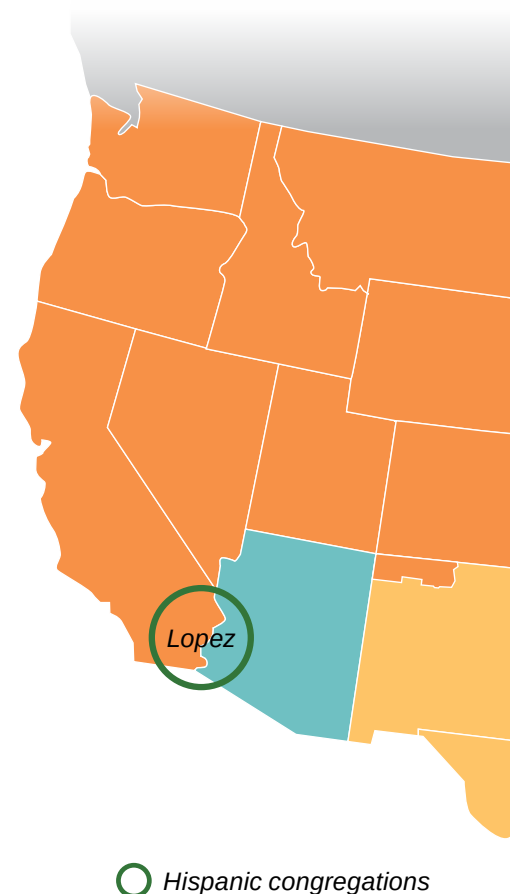
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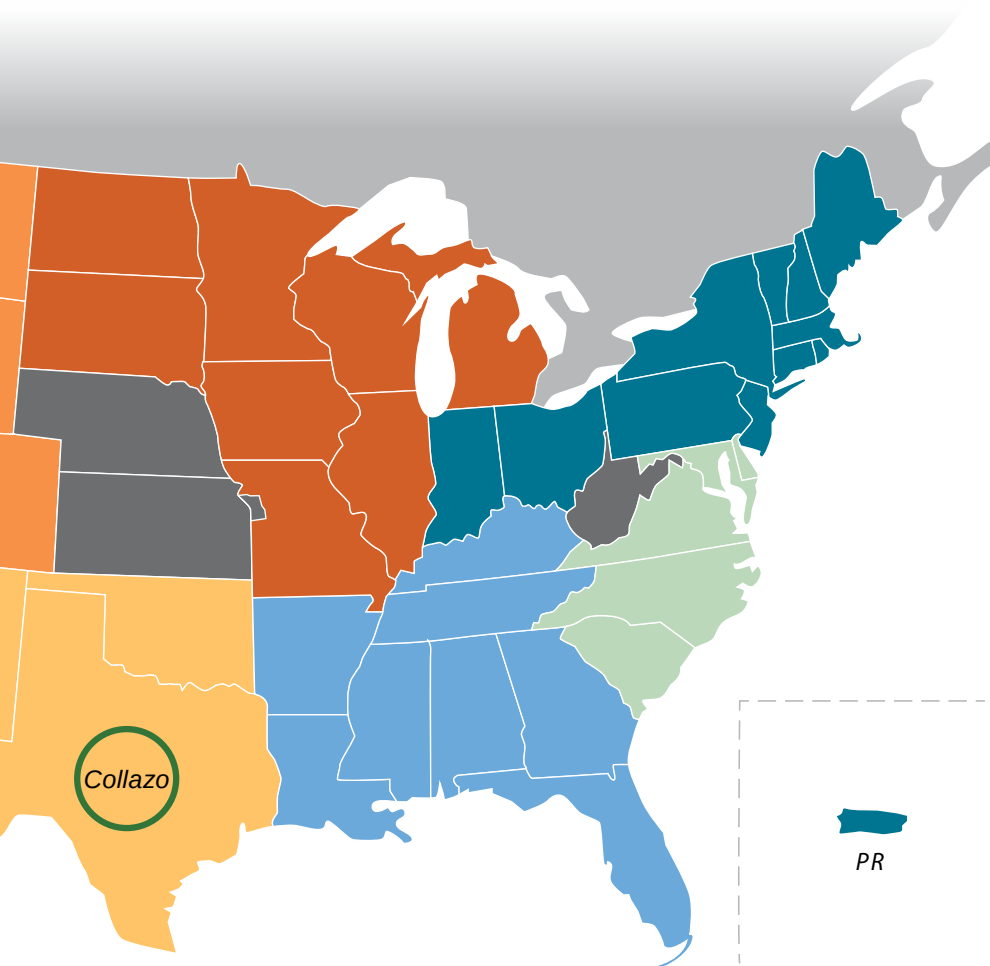
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# ROLLOVERS

The closer you come to retirement, the more you may appreciate our ability to provide predictable returns (with upside) as we protect your future from uncertain markets.

If this is your situation, we encourage you to consider rolling over any of your outside investment accounts into a Pension Fund IRA where we can protect them — and your retirement plans — from future downside risk.

## Tips for a successful rollover:

**Reach out to the institution currently holding your funds and ask the following:**

- What information or documents do they require to release your funds?
- Confirm that your account is eligible for distribution and/or can be rolled or transferred into an account at Pension Fund.
- Confirm whether you'll incur any penalties if you request a distribution of funds.
- What is the best method to submit the request for funds: fax, email, or regular mail?
- Make sure that the institution currently holding funds will take care of any Required Minimum Distributions (RMDs) before funds are distributed.

**Complete and return the appropriate enrollment form\* if you or your eligible spouse do not already own the specific account type you would like to roll/transfer funds into.**

**Complete and return the appropriate Rollover/Transfer form\* along with the most recent copy of the statement from the institution currently holding your funds.**

The statement is not used to confirm the balance; it is used to confirm the account type and is necessary to process the rollover request.

You will receive notifications via an automated email once your rollover/transfer is in process and once the new account has been established.

Please note that it can take several weeks before an institution processes your request and distributes the funds. If Pension Fund has not received correspondence or funds after 14 business days, you should be contacted and asked to confirm that the current institution received the request and find out if there is an alternate method available to submit the request, i.e., fax or email. Please understand that Pension Fund is not an authorized signer with the institution currently holding your funds and cannot inquire with that institution on your behalf.

Questions regarding the rollover process? Give us a call at 866.495.7322.

*\*All applicable forms can be found at [www.pensionfund.org/forms](http://www.pensionfund.org/forms).*

# PENSION FUND BOARD APPROVES EXPANSION OF MINISTERIAL RELIEF AND ASSISTANCE

At the Pension Fund Board meeting in April, the Board's Membership and Benefits Committee approved guidelines for new Ministerial Relief and Assistance programs (MRA).

Among these new or expanded programs are Parental Leave, Debt Refinancing for Excellence in Ministry participants, New Church Pastor Gift Pension, Salary Support for Pastors following a Natural Disaster (a partnership with Week of Compassion), and a geographic pay differential for qualified retirees receiving retirement support gifts. These new programs are in response to our research and the changing needs of ministers.



**"As we approach our 125th Anniversary, we are excited to expand the reach of Ministerial Relief and Assistance programs. The Pension Fund logo includes the Alpha and Omega — representing the beginning and the end. As we live out our logo, we want to support clergy from the moment they begin their education for ministry until their last beneficiary takes their final breath,"** shared Rev. Dr. Todd A.

Adams, Pension Fund's President & CEO.

**New MRA programs will be announced at General Assembly and available online later this summer! For more information about Pension Fund's Ministerial Relief and Assistance Programs, visit [www.PensionFund.org/MRA](http://www.PensionFund.org/MRA).**

# PENSION FUND AND BETHANY FELLOWS PARTNER TO SUPPORT YOUNG CLERGY

Pension Fund of the Christian Church and Bethany Fellows have strengthened their existing partnership to sustain young clergy in ministry and nurture their financial wellness. The two programs share similar missions and their leaders recognized an opportunity to strengthen both ministries through collaboration.

“This is a natural step in Pension Fund’s ministry to assist ministers at all stages of life,” said Rev. Dr. Todd A. Adams, President and CEO of Pension Fund. “This collaboration with Bethany Fellows allows us to build relationships with younger ministers and helps them develop healthy financial habits at the beginning of their call.”

Learn more about Bethany Fellows at [www.bethanyfellows.org](http://www.bethanyfellows.org).



## NEW INTERACTIVE CALENDAR

Recently, we launched a brand new interactive calendar on the Pension Fund website to provide our members with an on-demand resource for information regarding upcoming office closures, future workshops, and other special events. If you’d like to keep up with what’s going on at Pension Fund, you can check out this new online feature at [www.pensionfund.org/events](http://www.pensionfund.org/events)!

Last July, Rev. Kathleen Thomas learned that she is progressively losing sight in her left eye. The news was devastating, and Rev. Thomas wondered what it would mean for her active life and ministry.

She and her husband chose to be proactive in preparing Rev. Thomas for life without full sight. Exploring various options, she learned she would be a good candidate for a service dog.

Rev. Thomas began looking eagerly into such a dog, only to be set back at the news of how much it costs to secure and fully train one. **“All my ministry I’ve served small, rural churches. This was my calling . . . but, I certainly didn’t have the funds to buy and train a dog,” Rev. Thomas said; and so, with some encouragement, she did what she describes as uncomfortable and difficult: she asked for help. “I was used to being the helper,” she says, “and learning to ask for help myself was a really hard thing for me to do.”**

Some of Rev. Thomas’ help came from Pension Fund’s Ministerial Relief and Assistance (MRA) program, the grant she received going directly toward securing a trainer, and that was enough to get the process started. She has since received further support, and this past January, Brooklyn, her new puppy, arrived. Rev. Thomas said the sound of moving water has always reminded her of the voice of God, and so she named Brooklyn for the sound of water rushing over rocks, like a brook. It will be 15 months before Brooklyn is home for good; for now, Rev. Thomas enjoys updates on her training via email and text from the facility in Western Iowa where Brooklyn is learning how to serve Rev. Thomas best. “She’s doing really well,” Rev. Thomas says.

The story of Kathleen and Brooklyn is just one of the many stories we are fortunate to be part of here at Pension Fund, all thanks to the generous donors that make our Ministerial Relief and Assistance ministry

possible. Thanks to MRA, we can stand in the gaps produced by crisis or loss or illness or disaster with pastors, their families, and their congregations, and say, “We’re with you.” We’re grateful beyond measure that we are able to do so and give thanks for the generosity of the many of you who continue to make it possible.

In June, we will be inviting you to join us in **Support of Ministry** in yet another way — by making a gift to our 13th Check fund. By doing so, you would make a difference in the lives of those who served in the mission field or in churches who could not provide adequate pay — and who now struggle to get by on little to no retirement income. Our 13th Check gifts, modest as they may be, are often gifts that make purchasing medicine or paying a bill or supplementing a rent increase possible for these faithful servants who have arrived at the evening of life with very little in the way of financial resources. It is our honor to help support them. You will also have an opportunity to support 13th Check at General Assembly in Des Moines, Iowa this July — and we would love to welcome you to the Pension Fund booth so that we may greet you personally!

It is our great privilege to be in ministry with our members and donors, and we look forward to all the ways we will be called to serve the Church together in the coming years!

**To make an online gift to 13th Check today, please visit [www.pensionfund.org/give/13thCheck](http://www.pensionfund.org/give/13thCheck).**

**Rev. Julie Richardson**

Assistant Vice President  
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## **REV. DR. R. E. HEDGEMAN**

**(Cleveland, Ohio)**

An influential religious leader, mentor, teacher and senior pastor of Bethany Christian Church, Pension Fund member Rev. Dr. R. E. Hedgeman answered the call to ministry while working for the Federal Deposit Insurance Corporation (FDIC). Thirty-four years later, she reflects on how Pension Fund supported her — both financially and emotionally — through many seasons of her career.

From painting fire hydrants in the sweltering D.C. summer heat as a teenager to working for the federal government as a college student, and ministering to congregations after seminary, Rev. Dr. R. E. Hedgeman remembers always having one job or another.

“I came from a working family with humble beginnings,” said Hedgeman, one of four children. Hedgeman believes her parents instilled in her a work ethic that continues in her ministry today and has paved the way for a promising and fulfilling retirement.



**“The seeds I planted in my working years will certainly allow me to enjoy my latter years,” said Hedgeman.**

Her call to ministry originally came in the form of gentle nudging from elders at her local Washington, D.C., congregation. At the time, she was working in a clerical role at the FDIC, and didn’t recognize it as a call at all.

“For two years, I struggled with the call,” said Hedgeman. She said she went into a period of fasting and intentional prayer before finally making the transition from government work to seminary.

During seminary, Hedgeman attended one of Pension Fund’s retirement seminars and discovered she was eligible for retirement and death and disability benefits through the Student Gift Program.

“It just made sense to me,” she said. “It was parallel to what I was used to working in the federal government: You get a salary and a paycheck, and part of that paycheck goes toward benefits.”

She quickly learned Pension Fund was more than just a paycheck down the road, but a ministry that could provide her with the necessary tools to spread God’s word.

“The Pension Fund was a place that would ensure I was fully equipped for ministry,” said Hedgeman. “That included allowing me the opportunity to sit on a couch and unpack my own baggage.”

## **Planting the Seed of Financial Growth**

As Hedgeman’s ministry career blossomed, she began to take a closer look at her investments with Pension Fund.

“I think my knowledge of investing has grown just by doing some basic research over the last decade or so to make sure I’m on the right track, asking questions of others and seeking out information in terms of retirement and what the future needs to look like,” said Hedgeman.

Her quest for knowledge included speaking to other investors and a financial analyst, all who were impressed with the growth of her retirement funds.

“I kept thinking I needed to do something more, something different,” she said. “It all kept leading me back to ‘being still’ with what I already had with Pension Fund.”

Hedgeman accepted the call of God knowing one day she’d have to be disciplined about preparing for the future, including paying herself back for investments she withdrew during seminary.

“My funds have grown through discipline, consistency and being still as the market fluctuates,” said Hedgeman. “I’ve been able to see the growth is worth the discipline.”

**Now, she advocates that all ministers should practice self-care through financial stewardship when possible.**

**“You can never start too early, and no amount is ever too small,” said Hedgeman, “but you do have to start somewhere.”**

## **Harvesting the Fruits of Labor**

Through all of her life transitions, from the corporate grind to teaching and over two decades of hands-on, community-focused ministry at Bethany Christian Church, Hedgeman has gleaned that God will lead her where she needs to be — on His timing.

“I still want to make sure I’m in tune with God after 22 years,” said Hedgeman. “You have to continually take a fresh look at your ministry to see if it’s the right fit for your congregants and season of life.”

Currently, her congregation is focused on improving its infrastructure to support its ministries, which include community projects such as a six-week summer camp, the adoption of two schools, and helping to provide stability and support to homeless families that are “between times.” Over the past four years, Hedgeman has also taught cultural diversity at Case Western Reserve University’s National Youth Sports Program and the McCreary Center for African American Religious Studies in Cleveland, Ohio.

While she doesn’t have a retirement date in mind, Hedgeman plans to eventually travel with the funds she’s accumulated through Pension Fund. Some funds might also be contributed toward Bethany’s lingering mortgage.

“I’d like for the next pastor to inherit a thriving and growing congregation,” she said.

# SUPPORTING COLLEGES, SEMINARIES AND UNIVERSITIES IN FINANCIAL WELLNESS (U.S. and Overseas)

Pension Fund offers retirement benefits to many educational institutions that have Stone-Campbell/Restoration Movement roots. In this issue's Employer Spotlight, we've highlighted a few of these employers and how they offer their staff and students a world-class education.

## **Texas Christian University – Fort Worth, Texas**

Founded in 1873, Texas Christian University (TCU) is the largest of 21 colleges and theological institutions associated with the Christian Church (Disciples of

Christ). TCU matriculates more than 10,000 students and employs more than 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 Pension Fund's Pension Plan and Tax-Deferred Retirement Account (TDRA).

Retired Assistant Athletic Director and Pension Fund participant Tommy Love's career spanned over four decades. "It was a group effort getting me through my 42 years," said Love. "Every step of the way, people teach and mentor to make you wiser."

### **Pension Fund currently supports employees of these institutions:**

Barton College  
Bethany College  
Brite Divinity School  
Chapman University  
Christian Theological Seminary  
Cincinnati Christian University  
Foundation  
Culver Stockton College  
Disciples Divinity House at University  
of Chicago  
Disciples Divinity House at  
Vanderbilt University  
Disciples Seminary Foundation  
Eureka College  
Johnson University  
Lexington Theological Seminary  
Milligan College  
Northwest Christian University  
Phillips Seminary  
Texas Christian University  
University of Lynchburg



**Did You Know** that the Dean of the TCU Business School was on the committee who wrote the first Pension Plan in 1919?



### Barton College – Wilson, North Carolina

Barton College is a four-year, 65-acre private liberal arts college nestled in an idyllic setting within a short drive of mountains, national forests, the Atlantic Ocean and the city of Raleigh, N.C. With an education that focuses on intellectual, physical, social, emotional and spiritual growth, this Christian Church-affiliated college enrolls nearly 1,000 students and employs 200 faculty and staff.

Founded in 1902 as Atlantic Christian College, Barton College was named after Barton Warren Stone (founder of the Christian Church). The Barton Bulldogs' motto is "They shall have the light of life," and students are encouraged to be active participants in their own education. Barton College's more intimate setting provides an opportunity for students to become better prepared for their future careers.

### Bethany College – Bethany, West Virginia

The oldest private college in West Virginia, Bethany College was founded in 1840 by Alexander Campbell of the Stone-Campbell/Restoration Movement. Today, Bethany College's mission continues to be offering a premier education to students from all across the nation and forming leadership, high morals, and an attitude of service to others. Every graduate is required to complete a senior project and comprehensive exam, respected by both graduate school admissions staff and future employers. As a result, Bethany grads are admitted

to professional and graduate schools at a rate of about twice the national average.

Attracting and retaining top faculty and staff to this rural setting is possible because of that commitment to excellence and the opportunity to work with bright, promising students. **For more than 50 years, Bethany College has partnered with Pension Fund to provide employees the option of participating in the Pension Plan and Tax-Deferred Retirement Account (TDRA).**

"History, tradition, value and mission are hallmarks shared by Bethany and Pension Fund," said Rev. Janet Long, a Bethany graduate and former Pension Fund trustee. "I have confidence that Pension Fund is a great retirement option for Bethany faculty and staff."



**As a Barton College (Atlantic Christian College) alum, I am aware of the familial atmosphere among faculty and students, promoting academic rigor and sound values. These same nuances are evident in Pension Fund, where each member is like family, promoting the goal of financial well-being. Barton College and Pension Fund are engaging comprehensive stewardship, the shaping of time, talent, and treasure. This engagement is a blessing for all of us!**

*– Bishop Valerie Melvin, Regional Minister, Disciples of Christ of North Carolina*

In response to member feedback to our member research, Pension Fund is responding to supporting financial wellness among our members in several ways:

- Adding a new Wellness Article to every Bridge Magazine — more than 50% of survey respondents expressed interest in this type of content.
- Hosting several financial wellness events for members. The goal of these events is to help members feel more financially secure and understand strategies to save for retirement and life events.
- Expanding our Ministerial Relief and Assistance Programs to meet the evolving needs of clergy.
- For the fall in Johnson City, TN and Fullerton, CA.
  - The Johnson City event on Oct. 21 will welcome employees of Christian Churches/Churches of Christ organizations in the area.
  - The Fullerton, CA event on Nov. 23 is planned in collaboration with leaders of the Hispanic Convención in the Pacific Southwest. Watch the Pension Fund event calendar for more information.

**Top financial concerns among clergy include:**

- Managing debts — student loans and unplanned expenses
- Salary and job security due to shrinking/closing congregations
- Managing expenses including healthcare
- Need for more financial knowledge on managing and planning for expenses
- Planning and sustaining income in retirement

Already this year, Pension Fund has hosted several events including two workshops during Black Ministers Retreat in February and a Road to Financial Wellness seminar at Country Club Christian Church in Kansas City in May. Additional events are planned:

- At this summer's General Assembly, participants can attend two workshops: *Clergy Financial Wellness* and *Paying the Pastor*.

Participants at these events will:

- Learn helpful financial information from nationally recognized speakers.
- Explore your questions in a group setting with time to meet one-on-one with Pension Fund Area Directors.
- Connect with other pastors and Pension Fund staff members.
- Leave feeling empowered to make smart financial decisions.
- Feel more confident in money matters at church and at home.

**Emily Frische**

Chief Marketing Officer  
[efrische@pensionfund.org](mailto:efrische@pensionfund.org)



**SAVE THE DATE IN 2020:**

## **The Gathering: A Retreat for Pastors**

**Disciples Ministers and spouses are invited to attend!**

**Tuesday–Thursday, September 8–10, 2020** – Intercontinental Hotel, New Orleans, LA



**Keynote Speaker:** Dr. Matt Bloom, PhD, is a professor at the Mendoza College of Business at the University of Notre Dame with expertise in working with a variety of not-for-profit organizations. He leads the Flourishing in Ministry and Wellbeing at Work research projects which focus on the wellbeing of helping and caring professions. Matt is passionate about finding real solutions to make work a healthy, vibrant, life-enriching experience as a spouse of a former United Methodist

minister. **Matt will share the latest research on the wellbeing of clergy and practical insights about how to build and sustain your wellbeing.**

The conference will open on Tuesday with worship and with preaching by Rev. Starsky D. Wilson, President & CEO from the Deaconess Foundation, St. Louis.

Our worship leaders are Dr. Bill Thomas and Andra Moran.

**Registration:** The cost will be \$100 if your home congregation average worship attendance is less than 100 or \$150 if over 100. The cost is subsidized through our Lilly Grant and the Heartbeats of Faith Endowment designated for clergy health and wellness. Additional bookend discounted room rates are available over Labor Day weekend or following the conference. The fee includes the conference, two breakfasts, one lunch, and two hotel nights. Online registration and agendas will be shared later this summer and at General Assembly.

**You won't want to miss the Learning, Exploring, Connecting, and Worshiping at this event! Pension Fund looks forward to helping you on the Road to Financial Wellness.**



*Rev. Wilson*

# IN MEMORIAM

Following are member deaths that were reported to Pension Fund between October 1, 2018 and March 31, 2019.

## DEATHS IN ACTIVE SERVICE

Terrence M.  
O'Casey  
*Bend , OR*

## RELATED DEATHS

Marie Bucknam  
*Conetoe, NC*

Duncan A.  
Butler  
*Greensboro, NC*

Kristina  
Caldwell  
*Lutherville, MD*

Joe Cook  
*Norfolk, VA*

W. Frank  
Cornwell  
*Oakland, CA*

Jack D. Davis  
*Jonesborough, TN*

Joseph A.  
Fisher  
*Saint Joseph, MO*

Milton Goins  
*Johnson City, TN*

Vinnie Herrin  
*Hennessey, OK*

Larry Hoffman  
*Indianapolis, IN*

Patricia S.  
Hoffman  
*Melbourne, FL*

Gary L. Holton  
*Blanchard , MI*

Harriet U.  
Howard  
*Scottsdale, AZ*

Catherine  
Kilgore  
*Indianapolis, IN*

John W.  
Markulik  
*Washington, PA*

Mark D.  
McLean  
*Springfield, MO*

Suzanne M  
Michels  
*Eldon, MO*

Mary E Muniz  
*Bayamon, PR*

Martin  
Neubauer  
*Washington, IL*

Meaalofa Noa  
*San Leandro, CA*

Margot Novikoff  
*Savannah, GA*

Kenneth Paquin  
*Indianapolis, IN*

Anita Reulecke  
*Collinsville, IL*

Michael  
Rothburd  
*Tampa, FL*

Richard D.  
Scruggs Sr.  
*Calgary, AB*

Doyle Simpson  
*Spring, TX*

Norma  
Stubblefield  
*Kalispell, MT*

Carla Thomure  
*Rowlett, TX*

Blossom Tibbits  
*Dothan, AL*

Mardel  
Timmons  
*Lincoln, NE*

Sheila C.  
Williamson  
*Indianapolis, IN*

## DEATHS IN RETIREMENT

Jo Anne  
Andersen  
*Arlington, TX*

Danny N.  
Armstrong  
*Hood River, OR*

Connie Atchley  
*Waterloo, IL*

Laura Luz A.  
Bacerra  
*LeCanto, FL*

Mona Baird  
*Edmond, OK*

Stella Mae  
Barber  
*Grapevine, TX*

Audrey Barrett  
*Wichita, KS*

Karen Bartlet  
*Washington, IL*

Margaret Sue  
Bates  
*Indianapolis, IN*

James P. Beck  
*Clay Center, KS*

Darrell D. Biggs  
*Tempe, TX*

Marvelina  
Borek  
*Modesto, CA*

Donna Botma  
*Naples, FL*

John L. Bray  
*Lawrenceburg, KY*

Edith Bruce  
*Fishers, IN*

Lucille Bruce  
*Gallatin, MO*

Dorothy Bryant  
*Knoxville, TN*

Arthur L. Buell  
*Marietta, OH*

Bruce Burghard  
*Orlando, FL*

Bevis Byfield  
*Jamaica*

Tillie Cattrell  
*Westerville, OH*

Bobbie Jo  
Chandler  
*Fort Worth, TX*

Margaret G.  
Christiansen  
*Odessa, TX*

Louise  
Cinciripini  
*Waterloo, IL*

Doris Clark  
*Indianapolis, IN*

Frances  
Colston  
*Indianapolis, IN*

Mary J. Cornies  
*Newton, KS*

Glenn W Cox  
*Bethany , WV*

Robert L. Cox  
*Madison, MS*

Mary Jean  
Crews  
*Dallas, TX*

A.C. Cuppy  
*Kansas City, KS*

Marilyn Danner  
*Virginia Beach, VA*

A. Garnett  
Day Jr.  
*Indianapolis, IN*

Annabelle  
Decker  
*Walnut Creek, CA*

Ernestine Dove  
*Washington, DC*

George Dudley  
*Indianapolis, IN*

Miriam M. Dunn  
*Dobson, NC*

Chester V. Earls  
*Corvallis, OR*

Harold D.  
Edwards  
*Austin , TX*

David L.  
Edwards  
*Loretto, KY*

R.G. Ericson Jr.  
*Jacksonville, TX*

Irene Espinoza  
*Rosemead, CA*

A. Marie Floeh  
*Imperial, MO*

Judith C. Ford  
*Jacksonville, IL*

Mary W. Frye  
*Durham, NC*

Edna M. Gibson  
*Greensboro, NC*

Sharon Gillen  
*Fort Wayne, IN*

Robert S.  
Glover  
*Indianapolis, IN*

Frank Goodwin  
*Olympia, WA*

William H.  
Goodwin  
*Memphis, TN*

Mildred Gray  
*Scottsdale, AZ*

Gertrude Greco  
*Zephyrhills, FL*

Edwin R.  
Greenway  
*East Moline, IL*

Danny E. Haggard <i>Baxter Springs, KS</i>	Ann Irving <i>Deerfield, IL</i>	Ronald L. Lieurance <i>Kansas City, MO</i>	Howard L. Neal <i>Pomeroy, WA</i>	Shirley E. Sawyer <i>Quincy, IL</i>	Joyce Valentine <i>Fort Worth, TX</i>
Steve Hahm <i>Los Angeles, CA</i>	Patricia M. Johnson <i>Indianapolis, IN</i>	Norman Linville <i>St Louis, MO</i>	Clyde E. Nichols <i>Temple, TX</i>	Bonnie Schmadeke <i>Shelbyville, MO</i>	Nellie Vendenacre <i>Loveland, CO</i>
Joseph J. Hamilton <i>Midwest City, OK</i>	Leon E. Kapraun <i>Arlington, TX</i>	James Scott Long <i>Richardson, TX</i>	Patricia Adams Oberbillig <i>Des Moines, IA</i>	Eunice Schmidt <i>Newton, KS</i>	Bradley Walden <i>Lexington, KY</i>
Lyll D. Hartley Jr. <i>Grand Prairie, TX</i>	Ralph Keller <i>Raymore, MO</i>	William B. Malotte <i>Leawood, KS</i>	James R. Olson <i>Jacksonville, IL</i>	Billy G. Shaw <i>Choctaw, OK</i>	Dorothy Walters <i>Westmont, IL</i>
William K. Hasenyager <i>Deland, FL</i>	Patricia A. Kelly <i>Monrovia, CA</i>	Richard K. Markland <i>Lincoln, NE</i>	Stephen N. Palmer <i>Lexington, KY</i>	Harry L. Sheller <i>Hillsboro, OR</i>	Mary B. Warren <i>Columbia, MO</i>
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J. William Hepler <i>Wapakoneta, OH</i>	Ruth A. Kitchen <i>Lexington, KY</i>	Larry L. Miracle <i>Columbus, OH</i>	Tina Reinhardt <i>Yucca Valley, CA</i>	Susan Stiff <i>Mooresburg, TN</i>	Helen Wraith <i>Arlington, TX</i>
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Dorsia I. Hopkins <i>Rootstown, OH</i>	Lloyd H. Lambert <i>Lenexa, KS</i>	Ruth Ann Moran <i>Lompoc, CA</i>	Charles Rollins <i>Brentwood, MO</i>	Helena Mae Thompson <i>Beech Grove, IN</i>	Elberta Zimmer <i>Ellenton, FL</i>
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	Herbert Leslie <i>Cumming, GA</i>		Betty H. Sanders <i>Indianapolis, IN</i>		
	James A. Lewis <i>Cincinnati, OH</i>				



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

We gratefully acknowledge contributions made from November 1, 2018 to April 30, 2019, 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 earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).



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Amos and  
Marilyn Acree

Todd and  
Kimberly Adams

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Sue Dowler	Barbara Gabb	Sandra Heyle	Thomas and Olga Kooreman	Ruth McElveen
Rhaelea Duncan	Alexis Gammon	Benjamin Hiatt	Joe and Barbara Lacy	Daniel and Karen McEver
Roberta Dunn	Joseph Garshaw	Deborah Higgins	Paul and Patricia Lantis	Barbara McKern
	Barbara Gibbs	Charles and Marilyn Highfield	Richard and Nancy Laslo	
	Saramay Gibson	William and Betsy Hine		
	Learsy and Luis Gierbolini	Helen Hodkins		

## Ministerial Relief, continued

Richard McVicar	Winie and Angel Vicente Peiro	Sandra Ridenour	Mildred Slack	Doris Thompson
Georgia Meece	Michael and Valerie Pennanen	Jerry Ridling	Roberta Smith	Michelle Thompson
Virginia Melin		Jennifer Riggs	Aaron Smith	Barbara Thornton
Radhika Mereddy	Albert Pennybacker	Janet Riley	Franklyn Smith	Bonnie Thurston
Roger and Penny Meredith	Robert and Betty Jane Penrod	Nancy Lowe Roberts	Whitfield Smith	Judith Ticknor
Dagmar Merrick	Luz Perez	Tashana Robinson	Emmet and Judith Smith	M. G. Timmons Living Trust
Donald and Frances Mertz	John and Sue Phillips	Chad Robinson	Marian Smith	Horace Tomlin
Ralph and Ann Messick	Martin and Dorothy Pike	Eliseo and Elizabeth Rodriguez	Susan Smith	Mamie Young Charitable Trust
Meagan and Danny Miller	Carrie Pitman	Richard and Jean Roland	Virginia Smith	Wayne & Dorothy Bryant Family Trust
David and Ruth Ann Mindel	David and Helen Plumbley	Calvin Ross	Jack and Lana Snellgrove	William and Jean Tucker
Mollie Mitchell	Robert and Karen Frank-Plumlee	Edward and Amy Roupe	United Christian Missionary Society	Vernon and Martha Ummel
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Jean Morgan	Gregory A. Portas	Richard Royster	Richard Spellman	Equal Energy US
Donna and James Mueller	Vesta Porter	Tychicus Sabella	Jacquelin Spencer	Harry Valentine
Charlotte Nabors	Nicole Porter	L. Neil and Dorothy Sallee	Kimberly Spencer	Roger Ridgway and Mary Vance
Marianne Nichols	Martha Porter	Nancy Salsberry	Jimmie and V. Joanne Spiller	Terry VanHeyningen
James and Ruth Nix	M. Alice Porter	Joyce Samples	Nancy Carol Stahl	Harriet Vanlew
Karen Nolan	Betty Prather	Nancy Saunders	C. Thomas and Cheryl Steiner	David and Aida Margarita Vargas
Marlene Norman	Gary and Linda Prichard	James and Olive Schimmel	John and Dawn Kizzia Stemple	Edouard and Marie Vilnea
Linda Norville	Douglas and Marjorie Priest	C William and Elizabeth Schiphorst	James and Beverly Stephens	Ruby Wade
Helen Nutt	Barbara and Ernest Pruitt	Charles and Joy Schmidt	Barbara Stokes	Ruth and Charles Wallace
Ruth and Mike Oar	Joe and Elaine Pumphrey	William and Sarah Schuermann	Jan Stone	Wayne and Norma Warren
Richard and Mary Ober	Richard and Helen Randall	Mary Seale	Lynda Stone	Mary Watkins
Denise Olmsted	Betty Rathbun	Phillip and Frances Sharp	Suzanne Stone	Harold Watkins
Pilar Ortiz	Kerry Reed	Frances Sharp	James and Gail Suggs	Ida Watkins
Mable Owens	Barbara and Daniel Regan	Jefa Sheehan	Betty Sullivan	Stanley Ellis Watson
Robert and Joan Painter	Evelyn Reid	Jean Sheffield	Jacquelyn Meece and Leslie James Summers	Ralph and Terri Wearstler
Lester and Janelle Palmer	Betty Reneau	S Thomas and Caroline Shifflet	Robert and Martha Sweeten	Ted and Jennifer Weaver
Elaine Palmer	M. Ann Richards	William and Mary Shoop	Joyce Swords	Nancy and Reginald Webb
Edmond and Norma Pangburn	John and Della Richardson	William Sikes	Wilma Jean Tade	Norman and Katharine Wells
Mary Anne Parrott	Julie Richardson	Kyle Simpson	Gail Taylor	
Gabriel Lopez-Patino	Elizabeth Richey	Sarah and Victor Singer	Marilyn Taylor	Mary Wells
Robert Pebley			Neva LaVaughn Thomas	

Buddy and Betsy Westbrook	Marilynn Works	<b>CHURCHES or ORGANIZATIONS</b>	First Christian Church, Hopkinsville, KY	North Christian Church, Fort Wayne, IN
Jordan Whitt	John and Nancy Wylie	Bloomfield Christian Church, Bloomfield, KY	First Christian Church, Idaho Falls, ID	North Heights Christian Church, Wichita, KS
Ann Willard	Jose Yharte	Central Christian Church, Newark, OH	First Christian Church, Louisburg, KS	Ridglea Christian Church, Fort Worth, TX
Steven and Sherry Williams	John and Sarah Yonker	Central Christian Church, Hermitage, PA	First Christian Church, Metropolis, IL	Union Avenue Christian Church, Litchfield, IL
Frank and Barbara Windegger	Barbara Younce	Federated Church of West Lafayette, IN	First Christian Church, Princeton, IL	Washington Avenue Christian Church, Elyria, OH
Robert and Evelyn Winger	Katharyn Youngblood	First Christian Church, Brownsville, PA	Hope Church, Bound Brook, NJ	Yale Avenue Christian Church, Tulsa, OK
Ruth Winn	Karen Jane and Bennie Yount	First Christian Church, Bryan, TX	Hurstbourne Christian Church, Louisville, KY	Zion Christian Church, Maurertown, VA
Rodney and Laura Witte	Fred Zacharias	First Christian Church, Clearwater, KS	La Iglesia Cristiana En Puerto Rico	
Ruth Woods	Richard and Peggy Zigar			
Mary Workman	Roger and Sherry Zollars			
	Elizabeth and Donald Zumwalt			

## 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 the 13th Check offering. These gifts will provide future 13th Checks to qualified recipients. We express our sincere appreciation.



<b>INDIVIDUALS</b>	Janis Brown	Ellen Evens	Janice Johnson and Nicholas Hume	Gary and Betty Massoni
Amos and Marilyn Acree	Roy and Gerry Browning	Maurice and Sara Fetty	Reubenia Jackson	Robert and Jean Matthews
Todd and Kimberly Adams	Joseph Bryan	Doris Forcum	James and Nancy Johnson	William and Julia McDonald
Kathryn Albers	Mary and Brent Cary	Virginia Fraley	Donald Johnson and Jeanne Davis-Johnson	Ruth McElveen
John and Marsha Von Almen	Paul and Ruth Channels	Carolyn Fuller	J. W. James Jr.	Mary Julia McKenzie
David Altizer	Marlene Clayton	Robbie Garrett	Judith Kendall	Ralph and Ann Messick
Kristine Anderson	Marylyn Cole	Sharon Gillen	Marcia Kibler	Mollie Mitchell
David Baker and Priscilla Adamson Baker	Sharon Johnson and Ronald Coleman	Phil Gilliland	Mary Caudle-Kidd	Fred Moseley
Doris and George Beckerman	Marjorie D'Antonio	Melanie Odom-Groh	Edward Kolbe	Verl Murphy
Karmyn Bedgood	Ronald and Deniese Degges	Gale Hagee	Elizabeth Lambert	Arnold and Kelly Nelson
Victor and Megan Boschini	George Nikolas and Eunice Donges	Frieda Hall	Dennis and Lana Hartman Landon	Gregory and Denise Nichols
Carl Bowles	J. Marshall and Barbara Dunn	William and Lucinda Harrold	Arlene and Jackie Lasey	Margaret Owens
Jesse and Geraldine Bradshaw	Gaylord and Diana Hatler	Barbara Henthorn	Richard Lee and Doris Lauer	Robert and Joan Painter
Geoffrey Brewster	David and Helen Dunning	Eleyce Hinant	Lillian Lewis	Lester and Janelle Palmer
	Robert and Harriette Elliott	Carolyn Hopkins	Richard Mahoney	H. Spier and Laura Jean Parks
		Mildred Hughes		

## 13th Check, continued

Sally and William Paulsell	Vesta Porter	Aaron Smith	P. Steve Votaw	<b>CHURCHES or ORGANIZATIONS</b>
Barbara Peck	Ellen Nolte and Donald Racheter	Susan Smith	Ruth and Charles Wallace	
Albert Pennybacker	Jerry Ridling	Elizabeth Spain	Miriam Watson	First Christian Church, Louisburg, KS
Robert and Debora Perry	Eliseo and Elizabeth Rodriguez	Ernest and Kathryn Speckman	Ralph and Terri Wearstler	North Christian Church, Fort Wayne, IN
Ralph and Nancy Peters	Juan and Sonia Rodriguez	Robert and Martha Sweeten	Robert and Lois Weitzel	
Leslie and Deanna Peterson	Jennifer Anne Schooley	William Tarr	Robert and Eunice Welsh	
Robert and Karen Frank-Plumlee	S. Thomas and Caroline Shifflet	Joe Urban	Nancy Whetstone	
G. Philip and Loris Points	Jennie and David Shirey	Arthur and Pauline Vermillion	Jeffrey and Janet Wright	
			John and Sarah Yonker	

## 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.



<b>INDIVIDUALS</b>	Clifford Cox	Ellen Jandebour	Albert Pennybacker	James and Gail Suggs
Amos and Marilyn Acree	Kenneth Coy	Darrell and Janet Johnson	Martin and Dorothy Pike	Robert and Martha Sweeten
Todd and Kimberly Adams	Betty Cunningham	Donald Johnson and Jeanne Davis-Johnson	Vesta Porter	Barbara Thornton
David Baker and Priscilla Adamson Baker	J. Carol and Daniel Denzinger	Richard and Linda Jones	Joe and Elaine Pumphrey	Ruth and Charles Wallace
Doris and George Beckerman	David and Helen Dunning	Donn Leach	Carol Rawlings	Sue Wallace
Karmyn Bedgood	Robert and Harriette Elliott	Leonard Leslie	Jerry Ridling	Harold Watkins
Geoffrey Brewster	Elberta Evans	Edwin Marrero-Serrano and Maria Marrero	Jennifer Riggs	Annabelle and Carl Weisheimer
Eugene and Elizabeth Brice	Carolyn Fuller	David Meeker	Eliseo and Elizabeth Rodriguez	Mary Wells
Roy and Gerry Browning	Barbara Gibbs	Janet and Glenn Mers	Carl and Joann Rucker	Nancy Whetstone
Dorothy Brownlee	Darlene Goodrich	Ralph and Ann Messick	S. Thomas and Caroline Shifflet	Richard and Peggy Ziglar
David St Clair	George and Suzanne Gordon	Rose Michael	Dale Shreeves	Dennis and Karen Zimmerman
Robert Clark	Melanie Odom-Groh	Roberta Millard	William Sikes	Roger and Sherry Zollars
Lorna Clark	Annette Harden	Charlotte Nabors	Nathan and Karen Smith	
Robert and Ida-Anne Clarke	Helen Hodkins	Edith Newby	Ernest and Kathryn Speckman	
Lynn and Marlene Cooper	Rex and Carol Horne	Denise Olmsted	Peggy and Earl Stott	
	Susan Husselbee	Lester and Janelle Palmer		

## 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

Amos and Marilyn Acree	Claire and Charlotte Berry	Marjorie Reisinger	Ruth and Charles Wallace
Todd and Kimberly Adams	Bobby Wayne Cook	Della Richardson	Harold Watkins
Robert Bates	Robert and Harriette Elliott	John and Della Richardson	Charles and Jane Watkins
Doris and George Beckerman	James and Linda Hamlett	Aaron Smith	Kathryn Youngblood
	Ralph and Ann Messick	David Stump	Fred Zacharias
	Lester and Janelle Palmer	John Trefzger	

### CHURCHES or ORGANIZATIONS

Christian Church in Kansas

## Excellence in Ministry

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



Todd and Kimberly Adams	Raquel Collazo	James and Nancy Johnson	Vesta Porter	Joyce Veatch
Doris and George Beckerman	Teresa Copfer	Charlotte Johnson	James and Yvonne Prichard	Ruth and Charles Wallace
Saundra Michael-Bowers	Cleista Farriester	Fred Jones	Seth and Brandi Rash	Ted and Jennifer Weaver
Sonya Brabston	Thandiwe Dale-Ferguson	Melissa Guthrie Loy	Della Richardson	Nancy Whetstone
Don Brewer	Dawn Fleming	Ralph and Ann Messick	J Keith and Patricia Roberson	Jordan Whitt
Geoffrey Brewster	Emily Frische	Meagan and Danny Miller	Matthew and Cayla Rosine	Rodney and Laura Witte
Cleveland and Linda Bryant	Alexis Gammon	Charlotte Nabors	Terry Rothermich	Fred Zacharias
Janet Long and Daniel Clark	Andrea Hall	Lester and Janelle Palmer	Kim Gage Ryan	Richard and Peggy Ziglar
	Nita Floe and Robert Hempfling	Albert Pennybacker	Jefa Sheehan	
	David and Lola Van Horn			

## Heartbeats of Faith

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



### INDIVIDUALS

David Baker and Priscilla Adamson Baker	Ben Duerfeldt	Nancy Saenz
	Elberta Evans	Andrea Toonder

# 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 2019, you are not eligible to contribute to a Roth IRA if your modified adjusted gross income equals or exceeds \$137,000 (filing single) or \$203,000 (married filing jointly)
- Maximum annual contribution limit for 2019 is \$6,000 (\$7,000 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 2019 is \$6,000 (\$7,000 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 2019, las personas que tengan un ingreso bruto ajustado igual o mas de \$137,000 (solteros declarando individualmente) o \$203,000 (casados declarando colectivamente) no son elegibles para contribuir a un Roth IRA.
- La contribución máxima anual para el 2019 es \$6,000 (o \$7,000 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 2019 es \$6,000 (o \$7,000 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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