

PENSION FUND
OF THE
CHRISTIAN
CHURCH

SUMMER 2018

BRIDGE

Finding the Road
to Financial Wellness

18 Four Mobile Apps for
Traveling on a Budget

JOIN US THIS SUMMER!

Pension Fund staff will be out and about this summer. Come meet with our Area Directors and let us help you find the *Road to Financial Wellness*.

NORTH AMERICAN CHRISTIAN CONVENTION

Indianapolis | June 26 –28

CHAPLAINS' BREAKFAST | Thursday, June 28, 7:30 a.m. - 9:00 a.m.

Limited seating available. For more information, email communications@pensionfund.org

"PAYING THE PASTOR" POWER TALK | Thursday, June 28, 1:00 to 1:35 p.m.

Twenty minute presentation followed by fifteen minute Q&A session.

SUPER SESSION W/ JEFF HENDERSON | Thursday, June 28, 2:00 p.m. and 3:45 p.m.

Pension Fund sponsored event.

Visit us at Booth 457!



OBRA HISPANA 19TH BIENNIAL ASSEMBLY | Phoenix, Ariz. — July 12 - 14

NATIONAL CONVOCAION 25TH BIENNIAL SESSION | Birmingham, Ala. — July 19 - 22

PENSION FUND'S PERSONAL FINANCE ACADEMY | Cincinnati, Ohio — August 2 - 4

CANADA REGIONAL ASSEMBLY | Guelph, Ont. — August 2 - 5

NORTH AMERICAN PACIFIC ASIAN DISCIPLES 20TH BIENNIAL CONVOCAION | Portland, Ore. — August 8 - 11

CENTRAL ROCKY MOUNTAIN REGIONAL ASSEMBLY | Casper, Wyo. — September 21 - 23

While at our booth you can:

- Enroll in products (like our new spousal IRA and BAA)
- See a demo of our new **Member Portal** and learn how to get access
- Meet and visit with your dedicated Area Director
- Ask questions about products

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Remembering the Gifts

Some of my best childhood memories (outside of church camp) are of our annual family road-trip. Each summer, we would load up the station wagon and head towards the family-friendly location playing host to my dad's next business meeting. With my sister and I on a mattress in the back surrounded by luggage, a cooler full of homemade sandwiches, and a black & white television my dad had wired into the cigarette lighter—we could usually pick up a local station within ten minutes of a major city—we were *on the road*.



At Pension Fund, we too want you and your family on the road. Not

the chaotic Griswold Family Vacation-style road trip, but on the Road to Financial Wellness. While no road is perfectly straight or without the occasional hazard, at Pension Fund—through our prudent investment strategy and our assumption of market risk—we help smooth out the bumps caused by market volatility, while helping you navigate the confusing and challenging twists and turns of life.

When personal finance expert, Pete the Planner®, spoke to the young pastors in our Excellence in Ministry cohort last August, he said, “you are able to save for your child’s college education...if you will take the ‘diaper raise’ (the money you had been spending on diapers) when they potty-train and put it in their college fund, and then do the same with the ‘daycare raise’.” These were simple, but proven insights into how those with modest means can prepare for one of life’s greatest expenses; **seeing transitions in life as an opportunity to prepare for what lies ahead is integral to finding the Road to Financial Wellness.**

The Road to Financial Wellness is also filled with opportunities to maximize your retirement. Many Tax-Deferred Retirement Account (TDRA) owners have been converting all or part of their TDRAs to Traditional Individual Retirement Accounts (IRAs) we offer at Pension Fund. While the Good Experience Credits (GECs) on IRAs have yet to match the TDRAs, the tax savings of gifting your Required Minimum Distribution through a Qualified Charitable Distribution as a direct gift (thereby reducing your taxable income) could more than offset the difference in potential GECs.

While the Road to Financial Wellness might be long, our team at Pension Fund is prepared and excited to share the adventure with you. If you’re ready to map a **Strong, Smart, and Secure** financial future, I encourage you to contact your Area Director* today about opening additional accounts or to better understand your current benefits as we journey this road together.

*A region-by-region list of Pension Fund Area Directors can be found on pages 8–9.

Rev. Dr. Todd Adams

President

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Algunos de mis mejores recuerdos de la infancia (fuera del campamento de la iglesia) son de nuestro viaje familiar anual por carretera. Cada verano, cargábamos el carro (un station wagon) y nos dirigimos hacia la ubicación ideal para familias cerca de donde era la próxima reunión de negocios de mi padre. Con mi hermana y yo en un colchón en la parte de atrás rodeado de equipaje, un refrigerador lleno de sándwiches caseros, y un televisor en blanco y negro que mi padre había conectado al encendedor de cigarrillos — generalmente podíamos alcanzar una señal de una estación local si estaba a diez minutos de una ciudad grande — estábamos *en el camino*.

Aquí en el Fondo de Pensiones, nosotros también queremos que usted y su familia estén en el camino. No es el viaje de vacaciones caótico de la familia Griswold, sino en El Camino al Bienestar Financiero. Aunque ninguna carretera es perfectamente recta o sin riesgos ocasionales, en el Fondo de Pensiones - mediante nuestra estrategia de inversión prudente y nuestra asunción del riesgo de mercado - ayudamos a suavizar los baches causados por la volatilidad del mercado, mientras le ayudamos a navegar por los confusos y desafiantes giros y vueltas de vida.

Cuando el experto en finanzas personales, Pete the Planner®, habló a los pastores jóvenes en nuestro grupo de Excelencia en el Ministerio el agosto pasado, dijo: “usted puede ahorrar para la educación universitaria de su hijo/a”. . si tomas el ‘aumento de pañales’ (el dinero que has estado gastando en pañales) cuando enseñan al bebe no usar pañales y lo colocan en su fondo para la universidad, y luego haces lo mismo con el ‘aumento de guardería’. Estos eran simples, pero conocimientos aprobados sobre cómo aquellos con medios modestos pueden prepararse para uno de los mayores gastos de la vida; **ver las transiciones en la vida como una oportunidad para prepararse para lo que viene a continuación es esencial para encontrar el camino hacia el bienestar financiero.**

El camino hacia el bienestar financiero también está lleno de oportunidades para maximizar su jubilación. Muchos

propietarios de cuentas de jubilación con diferimiento de impuestos (TDRA) han estado convirtiendo la totalidad o parte de sus TDRA en cuentas de jubilación individuales tradicionales (IRA) que ofrecemos en el Fondo de Pensiones. Mientras que los Créditos de Buena Experiencia (GEC) en cuentas IRA aún coinciden con los de TDRA, los ahorros impositivos de regalar su Distribución mínima requerida a través de una distribución benéfica calificada como obsequio directo (reduciendo así su ingreso imponible) podrían compensar con creces la diferencia en posibles GEC.

Mientras que El Camino hacia el Bienestar Financiero sea largo, nuestro equipo en el Fondo de Pensiones está preparado y emocionado de compartir la aventura con usted. Si está listo para planear un futuro financiero **Fuerte, Inteligente y Seguro**, lo animo a que se comunique con su Director de Área* hoy para abrir cuentas adicionales o para comprender mejor sus beneficios actuales mientras que viajamos juntos en este camino.

*Puede encontrar la lista de regiones de cada Director de Área de Pension Fund en la página 8–9.

Rev. Dr. Todd Adams

President

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How Pension Fund Reserves Help Determine **SPECIAL APPORTIONMENTS AND GOOD EXPERIENCE CREDITS**

One of the questions we often receive concerns the process of our Board's determination of Good Experience Credits (GEC) and Special Apportionments (SA). These are the extra account credits and interest earnings that may be awarded if favorable investment experience has resulted in reserves that are in excess of a minimum level requirement set by the Pension Fund Board of Directors to help protect against a market downturn. Let's briefly examine this reserve requirement and decision process further.

Each product that we offer has its own total member account value and reserve level. This reserve is the value of the underlying assets over (or possibly below) member account balances. Reserve levels are primarily determined by the investment performance of the funds backing that product, but also the base interest rate offered on the account and the net cash flows (deposits and withdrawals). With the Pension Plan (defined benefit) product, this is also affected by various actuarial assumptions. Since each product can be affected by these factors differently, it can lead to different percentage credits awarded in any given year. For example, the most recent SA/GEC awarded to members' accounts were different and varied between 5.5% and 10.5%.

In determining a SA or GEC, the Pension Fund Board of Directors has a dual responsibility. On the one hand, they want to pass along good investment experience to account holders with a SA/GEC that increases your personal account value. However,

since the products we offer provide the significant advantage of downside market protection, the Board also needs to protect the integrity and strength of the product itself.

Since Pension Fund is not a corporation that can contribute earnings or a government entity that could resort to tax constituents more to make up any deficit, we have to rely on investment performance to provide funding support. Since there is no way of knowing if a specific reserve level will provide full market protection, the Board sets a minimum excess reserve requirement in a way that balances the best interests of both the member and the strength of the product.

If the Board were to award all the reserve as a GEC for instance, then a subsequent market downturn would cause the assets to be worth less than participants total account values (underfunded) and potentially impair members account balances. In this way, you can see the importance of the excess reserve. Just as you establish an emergency fund to help cover an unexpected expense such as a car repair or doctor bill, the excess reserves help PF provide some degree of protection from its own emergency, a financial market downturn.

David Stone

Chief Investment Officer
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9 TIPS FOR TRAVELING ON A BUDGET

Summer is peak season for domestic and international travel for several reasons: The weather is warm, scenery green and lush, and kids are out of school. However, traveling during the busy season can be a significant strain to your savings.

Before you finalize a future trip, keep in mind these budget-friendly travel tips:

1 Rent a home instead of a hotel room

More travelers are wising up to the monetary (and cultural) benefits of renting a room or home through websites and apps like AirBnb and VRBO. These apartments and homes let you live like a local (and are often just as close to city centers, for a fraction of the price of a hotel stay).

2 Stay in hostels

Hostels are located throughout the U.S. and abroad, offering cheap accommodations, food and activities. Think you're too old to stay in a hostel? The average age of a hosteler is 18-26 years old, but it's also a popular pastime for families and seniors.

3 Use frequent flyer miles

Save on airfare by using frequent flyer miles or using a credit card with frequent flyer rewards. Some airlines allow a companion to fly free once you've hit a certain amount of frequent flyer miles.

4 Be flexible on your travel dates

Switching up your travel dates can make a big difference in your travel costs. Traditionally Tuesdays and Saturdays are the cheapest days to fly and traveling in "low" or "shoulder" seasons can save you hundreds.

5 Travel light

Stick to the essentials, especially when taking a shorter trip. This allows you to avoid luggage or baggage fees (fees that can quickly add up while traveling).

6 Take advantage of free walking tours

Local walking tours are often offered in major cities for free or cheap from qualified tour companies. This will help you get your bearings, learn history and save on a more expensive tour.

7 Cook instead of eat out

Make your first stop a trip to a local grocery store to stock up on essentials for breakfast and other meals. While it's important to get a taste of local cuisine, dining in means significant savings over your trip.

8 Eat like a local

If you do want to dine out, research highly rated restaurants in less touristy areas (often farther away from city centers). For nicer restaurants you'd like to try, eat out at lunch instead of dinner for cheaper meals.

9 Use public transportation

Public transportation (i.e. trains, buses) is often cheaper than taxis and Uber rides. And, an added bonus of using local transportation is it quickly orients you to your new surroundings.

SAVING ON THE ROAD TO FINANCIAL WELLNESS

I was meeting with a Pension Fund member the other day and she said to me, “Everyone has one of the Benefit Accumulation Accounts with you, don’t they?” I told her that while a great many of our members have taken advantage of this wonderful after-tax savings opportunity, not everyone has. Her response was, “Everyone should.”

As we hit the summer months, many of us are planning to hit the road for vacation. At Pension Fund, we are thinking about how we can assist you on **the road to financial wellness**. We hope to be partners in this journey.

Most of us are either saving now or hope to start saving soon. Some are saving for a vacation, new car purchase, or new home while others are hoping to establish an emergency fund. We believe that whatever you may be saving for, the Benefit Accumulation Account is a great savings opportunity.

The Benefit Accumulation Account (BAA) is an after-tax savings product that allows Pension Fund members and their spouses to proactively save (and earn interest) for all kinds of life expenses. We encourage you to shop around and compare our BAA with other existing savings opportunities. We’re confident you’ll discover that this unique program offers a competitive return to help you meet your

savings goals from now through retirement. The BAA currently earns a base rate of 2.5% interest and is eligible for Good Experience Credits (GEC). This year our members enjoyed a 9% GEC for the

BAA. You can withdraw money penalty-free at any time and there is no income or age-limits for contributions.

So, what are you waiting for? Start saving today with a BAA. Before you move on down the road on your summer vacation, move on down the road towards financial wellness with a BAA. One of our Area Directors will be glad to help you get started.

With gratitude,

**To find your Area Director and
their contact information, visit
pensionfund.org/about/our-team.**

Rev. Danny Gulden

Vice President, Client Relations
dgulden@pensionfund.org





Benefits of Using a BAA to Save for Upcoming Trips

Want to save a little more dough for your next vacation? Before you start packing, plan on investing some money in Pension Fund's Benefit Accumulation Account (BAA). This after-tax savings program offers several benefits, including:

- A competitive base interest rate
- Opportunity for additional interest (i.e., Good Experience Credits)
- Immediate access to funds at any time*

- No age limit for opening or contributing
- Electronic deposits

Earning interest through a BAA can help you build up vacation funds faster (or else allow you to enjoy extra excursions you might not otherwise afford). **These accounts are now also open to spouses.**

**Two free withdrawals are allowed per calendar month. Subsequent withdrawals in the same month will incur transaction fees.*

The accounts maintained to manage and hold the assets of Pension Fund products and interests of such plans are not subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Investment Advisers Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code or States Securities Law. Participants and beneficiaries in any and all accounts, therefore, will not be afforded the protections of those provisions.

Unlike federally insured bank deposits, deposits made into accounts held at Pension Fund are not insured or guaranteed by an agency of the United States Government (including FDIC), or any state of the United States.

CLIENT RELATIONS TEAM AREA SUPPORT

Helping you be *Retirement Ready.*



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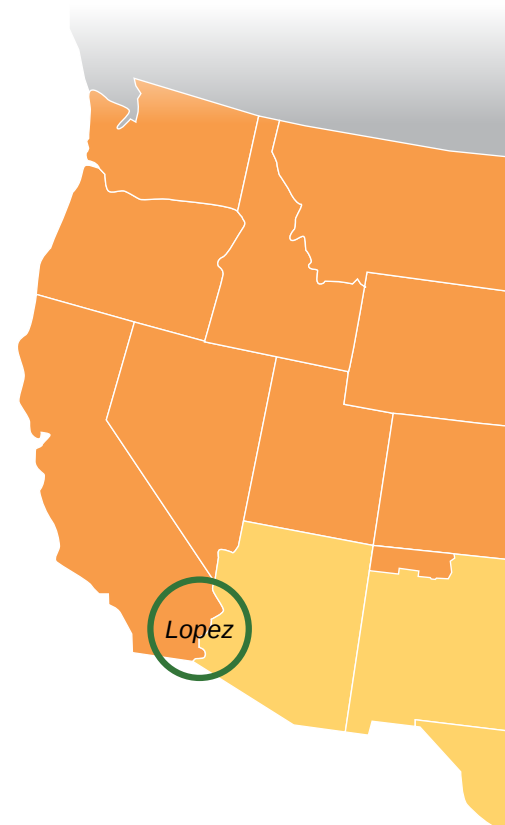
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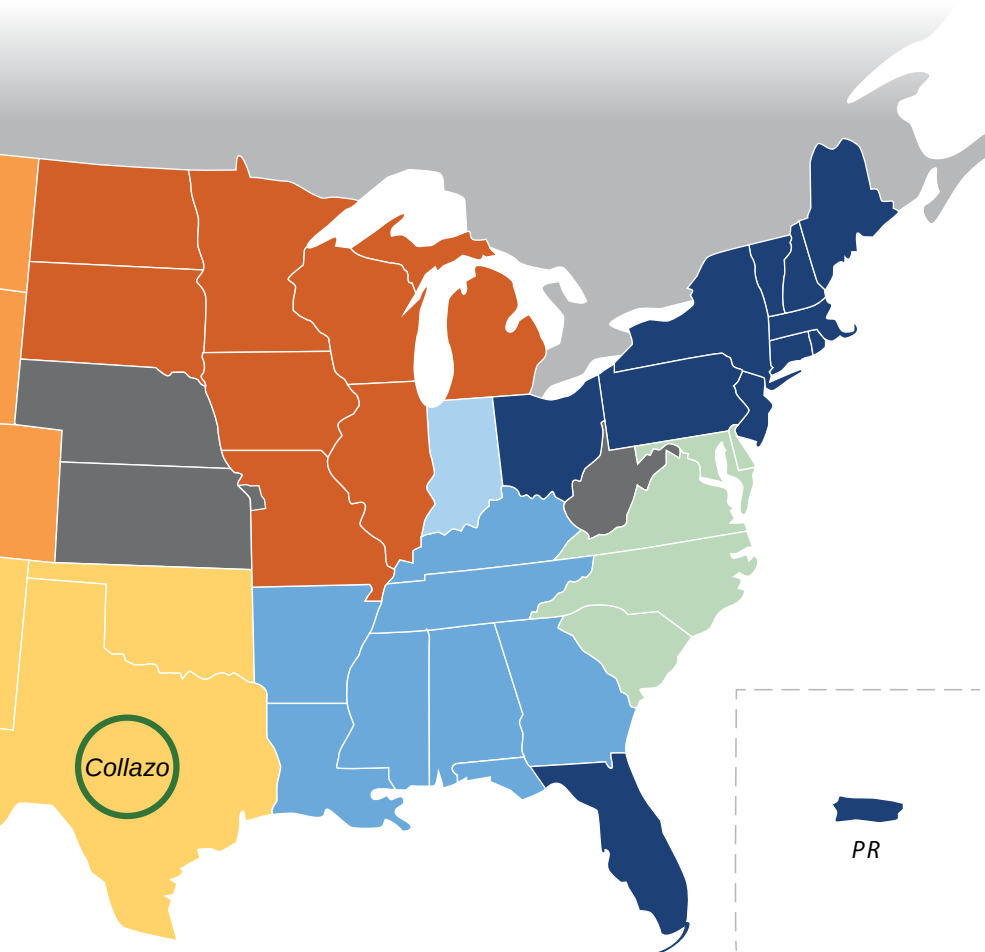
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MEET SHARON COLEMAN:

Pension Fund's New Senior Vice President of Operations and Corporate Secretary

We recently had the pleasure of sitting down with Sharon to ask her a range of questions about her career and professional and personal motivators.

How long have you been associated with the Disciples denomination?

I started with the organization in 1997 and have worked in the Office of General Minister and President for nearly 21 years. During this time, I've served in several roles beginning as Coordinator of Office Services. Most of my work has been in meeting planning and administration, but in recent years my work has transitioned into process documentation and human resource management.

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

It's hard to pick one single moment or accomplishment to be most proud of when you've worked 21 years for the same organization. There are some major milestones that were accomplished working with a talented group of colleagues. I was especially proud to manage my first General Assembly after

Dr. Don Manworren retired. It was a huge responsibility, but working with the staff and volunteers, we executed the event without any major mishaps.

Moving to paperless meetings for our Board and General Assembly was another major milestone. The first General Assembly without printing the 300+ page docket was great. My fondest memory of this transition was hearing that an 80-year-old attendee had the docket downloaded on her smart phone!

I eventually began to enjoy contract negotiation, but when the City of Indianapolis decided to change the dates for our 2009 General Assembly my contract negotiations skills grew tremendously. I renegotiated all contracts at better rates and received substantial discounts on the rental of the convention center.

Another proud moment happened recently when I was named the chair of the true community team in the office, which



TO WHOM MUCH IS GIVEN, MUCH IS REQUIRED

— my parents and
grandparents instilled in my
brothers and me the need
to leave the world a better
place than we found it.

- Sharon Coleman

is responsible for planning events and providing opportunities for the staff to learn more about each other, so that we can work authentically together. The team decided to make a

New Year's resolution to learn Spanish together as a staff. Hopefully by the end of the year, we will have learned several Spanish words and phrases!

How do you hope to contribute to the mission of Pension Fund?

I am honored to join the talented staff of one of the largest general ministries. I'm looking forward to adding my expertise and knowledge of the Christian Church (Disciples of Christ), process document and improvement, human resources and collaboration to the team. Pension Fund has great products, members, and staff—I'm excited to join the team.

What are you most looking forward to in this new position?

I'm excited to learn more about Pension Fund while using my skills to help further the level of excellence provided by all teams. There's a current culture of excellence which I hope to impact by documenting all processes and making any necessary improvements. The member experience is important, so we'll continue to evaluate all member-facing processes and look for opportunities to improve.

Professionally, what drives you?

Collaborating and working with successful teams to accomplish goals drives me professionally. When teams can collaborate successfully, they can

overcome challenges in unexpected ways. With the current speed of technology and marketplace changes, strong teams are needed to leverage creativity, experience, and

resources that can help the organization adapt and arrive at solutions in less time.

Offering five-star customer service to members is also a driver for me. Serving those who have retired after dedicating their life to ministry is at the core of the mission and vision of Pension Fund. It is our goal to exceed member expectations each time they contact us for information and assistance.

Personally, what are you most passionate about?

To whom much is given, much is required—my parents and grandparents instilled in my brothers and me the need to leave the world a better place than we found it. This isn't always about donating financial resources—it's also about building relationships and making a positive impact in the lives of people outside of your immediate family.

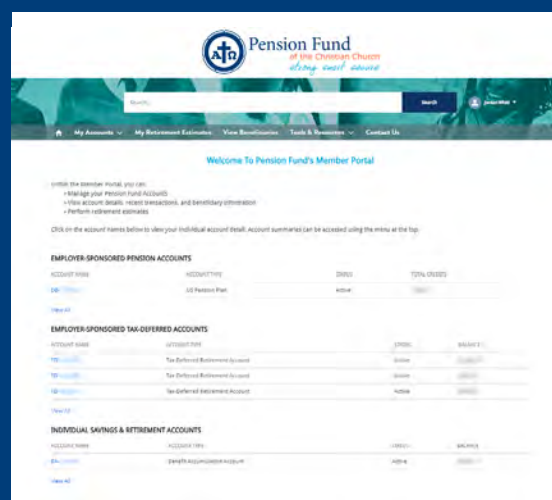
Additionally, I'm passionate about working with young girls. I've worked with several organizations including my sorority, Alpha Kappa Alpha Sorority, Inc., to make a positive impact on the future of young high school girls. The program is very rewarding and it's amazing to see how the girls have grown by the end of the program.

I'm also very passionate about my family. My children are young adults and I take the opportunity to brag on them every chance I get.

MEMBER PORTAL

This summer, Pension Fund is launching its new Member Portal to current members. To help assist with this transition from the old member portal, here are some tips to help you navigate the new member portal.

- 1 **Be sure to log in within the 24-hour window.** Don't worry. If you miss the 24-hour window, you can initiate a "Change Password" process which will send a new security code email and let you set-up your username and password. If you try this and still have problems, visit our FAQ on our website under "My Account" or call us at 866.495.7322.
- 2 **Don't share an email address with a spouse.** The username for the portal is uniquely tied to the email address on file with Pension Fund and two spouses can't both use the same email to view their accounts. We recommend providing Pension Fund with an alternate and unique email address so you can view and access information for both accounts.
- 3 **Get online access by providing your email address to Pension Fund.** We would be happy to get you access to the new member portal. You will need to provide your preferred personal email address to Pension Fund via a "Changes in Personal Status" form found on our website under "Forms."
- 4 **Use a personal email address.** We recommend a personal email address vs. a work email address so that if you move or change jobs, you will always have access to the personal email since it's where you will receive your security code each time you log in.
- 5 **Check your email after every login.** With the new portal, Pension Fund has implemented two-factor authentication. What is two-factor authentication? It's a secure way of verifying your identity every time you log in to prevent hackers and fraudulent attempts at accessing your personal accounts. So every time you log in, you will receive a security code separately in your email. You will need to enter this code on the log in screen in order to gain access.



Improvements with the portal include:

- Improved security with two-factor authentication
- Improved navigation and user experience
- More detailed view of member account history

Plus, the new portal will allow Pension Fund to continue to add new features in the near future which will better serve our members. Stay tuned!

MEMBER SURVEY

Thanks to the 1,173 members who completed our 2018 Member Survey. Hearing how we are doing and getting feedback on items you would like to see improved is vital to our ability to provide a 5-star customer experience. Here are some things we learned:

Educational Resources of Interest



42%

are very interested in developing a detailed plan to make income last in retirement



42%

are very interested in Social Security income and strategies



39%

are very interested in lowering their taxes



31%

want it via website content



42%

want it via video content



39%

want it via a face-to-face meeting

Online Member Portal Capabilities



57%

Check My Balance



55%

Update/Change My Personal Info



48%

Add or Change Beneficiaries



35%

View My Assigned Area Director

As we launch the new online member portal this summer, we are building the infrastructure that will enable us to do many of these things in the near future. Stay tuned!



As part of our new website, we are working to bring you more videos and resources. Did you know we have new product videos on our website? Check them out on our What We Offer pages on www.pensionfund.org.

WHITEWATER CROSSING CHRISTIAN CHURCH (Cleves, OH)

Located just off I-275 in the small town of Cleves, Ohio, Whitewater Crossing Christian Church draws its members from across the region; regular attendees come from the west side of Cincinnati, southeastern Indiana, and northern Kentucky.

The Restoration Movement church started as Westwood-Cheviot Church of Christ in January 1915 when a group of 23 people met to establish a Sunday afternoon Bible school and has since grown to more than 1,900 attendees and over 30 staff members. We spoke with Executive Minister, Rev. Chris Boue, and Senior Minister, Rev. David Vaughan, about how

offering Pension Fund benefits has made their church and staff better financial stewards.

According to Senior Minister Rev. David Vaughan, Whitewater Crossing Christian Church has offered Pension Fund benefits for over 50 years (since his predecessor, Dr. Harold Hockley, became head minister for the church in 1950).





Senior Minister, David Vaughan (left) and Executive Minister, Chris Boue, of Whitewater Crossing Christian Church share a lighthearted moment while discussing the benefit plans they offer church employees.

“When I first came, I had never heard of the Christian Church (Disciple of Christ)’s Pension Plan,” said Vaughan. “I said, ‘Nah, I’m better off investing my money on my own.’ He [Dr. Hockley] said ‘This is the Cadillac program, you’ve got to do this. I’m making more as part of the Pension Plan than I ever did when I was working for the Church.’...From what I’ve seen, he was spot on.”

Whitewater Crossing Christian Church continues to offer both the Pension Plan and the Tax-Deferred Retirement Account (TDRA) to their full-time staff (the latter popular with their younger workers due to its portability).

“Both of those products are applicable to all ages of staff, from those fresh out of college to those close to retirement,” said Executive Minister Rev. Chris Boue, who oversees ministry benefits. “We don’t have to spend any time whatsoever worrying about the retirement for our staff because Pension Fund does that for us.”

Boue quickly learned the importance of saving for retirement first-hand after starting work at Whitewater Crossing. He was approached by a woman asking about a receptionist job who said she’d been in ministry with her husband for many years before he passed away and didn’t have any source of income.

“I immediately figured out why it’s important to (provide these benefits),” said Boue. “In ministry, if you don’t help people provide for their future, their future will be tough.”

Boue believes offering above-average Pension Fund retirement benefits has helped them attract well-qualified ministry workers. Their focus is on hiring ministry leaders who can grow and train volunteers and other leaders to carry the torch, which requires an advanced ministry skill set.

“When recruiting, we’re constrained to a certain income and health care amount based on our budgets, but we set ourselves apart when it comes to

retirement benefits,” said Boue. “These are benefits few companies offer and—it seems like—very few churches highlight or offer to their staff. When you’re hiring the best, you need to make sure you’re offering great benefits.”

Whitewater Crossing sees offering retirement benefits (particularly ones that protect against market downturns and downside risk, like Pension Fund’s) for their staff as part of being good financial stewards. When introducing new staff to Pension Fund retirement products, they explain it from the perspective of stewardship responsibility to their family and themselves to provide for the future. Pension Fund retirement benefits ensure their staff won’t just retire, but have the ability to pursue ministry work beyond their employment.

“We aren’t simply trying to help them pay their bills for today but providing for their future and their family’s future for tomorrow,” said Boue. “Because of Pension Fund, we’re able to give substantially to a retirement well above what we could normally and what people have experienced. While we aren’t necessarily paying as high as other ministries, our benefits have really made the difference. Our workers recognize this retirement benefit to be as good as—if not better than—the marketplace.”

Their church has been blessed enough to grow over 20 percent in attendance over the past two years, experience increased group and serving engagement and expand their staff. Even with a growing staff, they maintain the importance of continuing to offer the same level of retirement benefits for their employees.

“If you’re not offered any type of retirement fund or plan, know there is another level of stewardship you can go to with your staff,” said Boue. “It allows your staff to see what’s important: You’re not just saying it’s good to give, save and live responsibly, you’re actually helping them to do that.”

REV. DAVID VAUGHAN, SENIOR MINISTER

(Whitewater Crossing Christian Church)



Senior Minister of Whitewater Crossing Christian Church, Rev. David Vaughan, admits to being leery of Pension Fund at first, but is now its “advocate and biggest fan.” We sat down with Vaughan in a candid Q & A session to learn more about what exactly changed his mind.

How did you first hear about the Pension Plan?

My predecessor was a great preacher by the name of Dr. Harold Hockley. When I first came, he said, ‘Hey, David Vaughan, you need to get involved in this pension plan...I’m making more in retirement as part of the Pension Plan than I ever did when I was working for the Church.’ I said that told me two things: 1. You didn’t make very much as a pastor here (laughter), and 2. That’s a pretty good pension plan. He said, ‘Both are true.’ Harold Hockley is in heaven now, but I’m really here at his encouragement. From what I’ve seen he was so spot on and I’m so glad that we signed up years ago.

How would you describe your experience as a member?

I’ve become a student of long-term saving and the magic of compound interest of defined benefit plans. I had never heard of any of that stuff before (they don’t teach you that stuff in bible colleges) ...I found out through my predecessor and the wisdom of our

leadership here who signed me up, contributed for me and forced me to think about years down the road. Someone said a good captain thinks a mile ahead, and I think that’s true in a ship and in the church. I think Pension Fund is doing that for us, looking at that horizon.

How have Pension Fund benefits affected your staff?

Younger staff probably don’t fully appreciate what we’re offering. When you’re young you don’t think you’ll ever retire and retirement is so far off. I don’t think they realize what a blessing it is (and later in life they’ll probably thank you).

What does a typical conversation look like with a young minister about retirement benefits?

I’ve had several financial planners who are members of the church come and say, ‘David, you may not know this, but this is much more generous than my company would offer our employees.’ There



Someone said **A GOOD CAPTAIN THINKS A MILE AHEAD**, and I think that's true in a ship and in the church. I think Pension Fund is doing that for us, looking at that horizon.

are a lot of good-hearted pastors who worked and served all their lives and gave away their wealth. Ask early and often for the church to check out materials from Pension Fund of the Christian Church. I don't think you'll be disappointed.

For you younger guys, the best time to start is today! The younger you start the better it is for interest working for you, not against you. Pension Fund is not the only thing I'm invested in, but I think in our unique world of ministry, Pension Fund understands the nuance and dance of this.

What would you say to someone who is eligible for membership, but is not currently participating?

Most of those in retirement aren't going to retire from something, they're going to retire to something. It's usually going to be a ministry and you're usually going to need money. Poverty glorifies nobody. So, what I don't want to see—and what I think the Pension Fund's been a good partner in—is keeping ministers out of poverty. We want them to lead a ministry, not be a ministry.

So many pastors linger on and hold a position when it comes to succession because they can't afford to retire...If they have the ability of a confident, contingent plan, it makes that conversation so much easier. Then, if they decide to stay it's because they want to, not because they have to—it's a win-win for the church and pastor and it helps that transition be better and guilt-free on both ends.

How has having spousal retirement benefits relieved financial stress?

My wife doesn't currently work outside the home, so it's good I have some life insurance. Even after I'm gone there are multiple vehicles that will provide for my wife and my family. There's a great comfort and assurance knowing you've done all you can to prepare for the inevitability of your promotion to heaven, and that your family can survive and even thrive in that environment.

You've mentioned that most pastors don't retire from something, they retire to something. What are you going to retire to?

I don't know exactly when that day will come for me, but I know it's sooner than what I think...I'm confident God will continue to use me through coaching or consulting or other things. I will miss Sunday but I won't miss Monday when I retire! I'm praying about (eventual retirement) and trying to think ahead about what God wants me to do. I don't think he's done with me yet.

The burden and weight of ministry over the long haul is sizeable. There is stress and there is loss, and there is a kind of pastoral fatigue that takes place...I look forward to the day when I can dip into that investment that the leaders here wisely and generously gave to me.

Do you have anything else you'd like to add?

If I'm a church leader looking to attract or woo someone, they're going to be attracted by a nice benefit package. I think staff—particularly pastors—are assets to manage. People are your greatest assets, and therefore you should invest in them.

BEST ROAD TRIP APPS

Reviews by Jordan Whitt, Director of Marketing Communications



Waze | Navigation | Free

If you've ever used Google Maps or any other mobile navigation app, you'll instantly be familiar with Waze's basic functionality. Where Waze really shines is in its inclusion of alerts based on real-time reports from thousands of other Waze users. Alerts include everything from accidents, construction zones, and for those of you with a lead foot, locations of looming law enforcement officers and speed traps. If you feel like paying it forward (or enjoy friendly competition), you can submit your own reports which will earn you points to level-up your profile. Another notable feature is the ability to choose a voice (and language) for turn-by-turn navigation from a multitude of options. Occasionally, Waze will offer celebrity voices—imagine the look on an unsuspecting passenger's face when they suddenly hear, Mr. T chime in with "I pity the fool who don't turn left in 500 feet!" www.waze.com



GasBuddy | \$-Saver | Free

How many of us, while on a road trip, have had the frustrating experience of filling up our gas tank, only to find that gas is considerably less expensive a few miles down the road? With GasBuddy, this specific frustration is a thing of the past. As soon as you open the app and allow it to connect to your phone's location, you can pull up a map populated with nearby gas stations and their current fuel prices. Like Waze, real-time data is based on reports from local GasBuddy users and you can earn rewards for making contributions of your own. www.gasbuddy.com



Spotify | Entertainment | Free + Paid Subscription Options

Who's your favorite musical artist? There's about a 90% chance their entire catalog is available for streaming through Spotify. Can't choose just one? That's okay, because Spotify provides you the option of creating your own custom playlists. If that seems daunting, you can choose one of the playlists it has created for you based upon your previous listening history or one of its "radio" stations based on genre or specific artist. If you'd prefer to be educated as opposed to strictly entertained, Spotify includes a large selection of podcasts and even videos. In addition to an ad-supported free version, Spotify also offers a paid version that is ad-free for individuals or families. www.spotify.com



Hotel Tonight | Lodging | Free

If you are the adventurous sort who likes a little spontaneity in your travel agenda, or if you get so excited by hitting the open road you accidentally forget to make lodging arrangements, Hotel Tonight is a solid app to add to your device. Hotel Tonight provides users with real-time prices for hotel rooms available for last minute booking, based on your current location or based on a location you type into its search box. If you find last minute booking has become habitual, you will be relieved to know that the more you use Hotel Tonight for booking your stay, the deeper discounts you'll receive in the future. www.hoteltonight.com

You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us.

(2 Corinthians 9:11)

As members of Pension Fund, we have truly been blessed through the 2017 Special Apportionments and Good Experience Credits! Everyone I have visited has shared their gratitude for how Pension Fund has served them. I thank God for so many of you who have shared your treasures to bless others.

As we approach summer, we look forward to wonderful opportunities to “get away”, perhaps travel to new and exotic places, meet with family, or just enjoy a time of renewal. As missionaries, our family had blessed opportunities to vacation in both Venezuela and Haiti. Our vacations were adventures to visit our “church” families in these countries. On many of these occasions, the humble families we visited struggled to make ends meet. When we arrived at their homes, they would give up their bedroom, hammocks or the best space they had for us to use. They would prepare us a feast that would normally only be served on special occasions. We were truly humbled and our thanksgiving to God was powerful. Many of us have experienced a moment like this. It is in those moments that we are grateful and want to give back so that others may experience God’s presence and grace.

One way Pension Fund is able to express gratefulness to those who serve in the Stone-Campbell/Restoration Movement is by assisting them in times of need. Because of your gifts to

13th check this past year, Pension Fund, on behalf of the Christian Church, sent a 13th check to 139 pensioners in need. The note below is from a retired minister who has been receiving a supplemental gift for several years. As a result, she also receives the 13th check. She is a cancer survivor. Her most recent 13th check helped her move closer to her family as she continues her care.

“Thank you so, so much from the bottom my heart! I will be forever grateful to all those who support Pension Fund and the Disciples ministry to their retired pastors.” — Rev. P. B.

Gratefulness and giving are a part of living in covenant with God which helps to restore our relationship as stewards and caretakers. Gratitude and giving allows us to see lasting security and satisfaction. It is in gratitude that we realize we have the power to give. Generosity enjoys exercising that power.

In our call to be grateful and generous we are enriched in every way. Our generosity results in thanksgiving to God. Praying that your summer is wonderful with new adventures and shared blessings.

Shalom,

Rev. Ruth Chavez Wallace

Vice President
for Development
ruthw@pensionfund.org



IN MEMORIAM

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

DEATHS IN ACTIVE SERVICE

Jeffrey Earwood
Vanceburg, KY

OTHER DEATHS

Dana Allman
Story City, IA

Wanda Andereck
Wentzville, MO

Evelyn Arnold
Omaha, NE

Jane Bingham
Walden, CO

Donna Burgard
Riverside, CA

Mary Burroughs
Winterville, NC

William J. Carl Jr.
Bartlesville, KY

Shirley Cook
Rich Creek, VA

M. Leanne Dickerson
Indianola, IA

Prudence Dyer
Lenox, MA

Carolyn Evans
Corvallis, OR

Gary Gifford
Amarillo, TX

Mikel Hall
Concord, CA

June Jacobs
Sandy, OR

Dorothy Johns
Olathe, KS

Evelyn Key
Ojai, CA

Helen N. Martin
Dunkirk, MD

Jose Martinez-Gomez
Santa Rosa, CA

Jackie R. Matthews
El Paso, TX

Ada Melvin
Goldsboro, NC

Joann Moncrief
Dublin, CA

Robert Nichols
The Villages, FL

Sabra Parkey
Beaver, OK

Nancy Plant
Oklahoma City, OK

Johanna Richardson
Mechanicsville, VA

Dorothy Smotherman
Arlington, TX

Dennis D. Sparks
Woodsfield, OH

Delores Stroud
Pine Bluff, AR

Ruth B. Suggs
Fort Worth, TX

Mildred Tindall
Kingston, TN

Helen VanCamp
Wellsburg, WV

Juanita Von Almen
Warner Robins, GA

Thelma West
Fredonia, NY

DEATHS IN RETIREMENT

William R. Baird Jr.
Kansas City, MO

James D. Bales
Lubbock, TX

Ruth Ballenger
Cary, NC

Reuben Batoon
Kent, WA

Billy Ray Bennett
North Augusta, SC

Donnella Bloebaum
Capiton, CA

Helen Bloss
St. Marys, OH

Robert L. Brown
Little Rock, AR

Betty Bump
Canton, IL

Paul R. Carlson Sr.
Saint Petersburg, FL

Maxine Chesnick
Cleveland, OH

Beverly Coburn
Yakima, WA

Cruz Cortes-Soto
Bayamon, PR

James R. Craddock
Indianapolis, IN

James Crockett
Roanoke, VA

Martha H. Davis
Muncie, IN

Orris Doty
Wilsonville, OR

Jerry Elmore
Tavares, FL

Jane Entz
Newton, KS

Bernice Farmer
Fort Collins, CO

Bernice Fisher
Kingsport, TN

Anne Fortson
Wilson, NC

Mary R. Hall
Joshua, TX

Mary C. Hank
Plainfield, IN

Milton Hay
San Diego, CA

Joseph C. Stanley
Heggelund
Washington, DC

John H. Hopkins
Rootstown, OH



Donald R. Johnson
Holiday, FL

Albert Jones Jr.
Fort Worth, TX

William Kanne
Donnellson, IA

Robert Kleesattel
Mt. Healthy, OH

John W. Long
Austin, TX

Richard McBride
Canton, OH

Faith McCallum
Spokane, WA

James McCotter
Grifton, NC

Dorothy McDonald
Indianapolis, IN

Lester McKeeman
Pratt, KS

Martha A. Morey
Paradise Valley, AZ

Marcelene Mozingo
Wellsburg, WV

C. Bruce Naylor
Mishawaka, IN

Doris M. Nixon
North Canton, OH

Merle Phillips
Enid, OK

Frances Purviance
Lakeland, FL

J Glenn Ray
Waggoner, IL

Glenna Rice
Memphis, TN

Sally Roan
Jacksonville, IL

Esther Rose
Cambridge, MA

Robert L. Schafer Jr.
Indianapolis, IN

Betty Snodgrass
Waukomis, OK

Violet Spencer
Woodlake, CA

Jessie Staggers
Akron, OH

John W. Stewart Jr.
Texas City, TX

Earl Stiff
Mooreburg, TN

Nora Bernice Suhre
Virginia, IL

Margaret Thomas
Fort Worth, TX

Dorothy Thompson
Crawfordsville, IN

Clara Turner.
Spokane, WA

Alice Underfer
West Des Moines, IA

Richard P. Walters
Westmont, IL

David H. Waser Sr.
Columbus, OH

Henry Webb
Johnson City, TN

Thomas Weeks
Westfield, IN

Harrie Young
Renton, WA

Erby Young
Tonganoxie, KS

Chester Zimmer
Ellenton, FL

In our Spring 2018 issue of BRIDGE we incorrectly identified Mrs. Katherine Nichols as deceased, instead of her husband, Mr. Robert Nichols. We sincerely regret this error.

Thank You

REMEMBERING THE GIFTS

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

Thanks in great part to you, our donors, we are able to help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from November 1, 2017 to April 30, 2018, 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).



INDIVIDUALS

Todd and Kimberly Adams
Darlene Adkins
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Laura and Kenneth
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William Sikes
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Sarah and Victor Singer
Mildred Slack
Bruce and Dorothy Smith
Emily Smith
Emmet and Judith Smith
Frances Smith
Franklyn Smith
Greg Smith
Roger Smith
Susan Smith
Virginia Smith
Whitfield Smith
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Paul Snipes
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Society
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Jacquelin Spencer
Barbara and Alva Sperry
Jimmie and V. Joanne
Spiller
Larry and Treva Spradley
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Steiner
Judith and John Stempel
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Stemple
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Doris Thompson
Barbara Thornton

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Leo Traister
Mamie Young
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Charles VanBebber
Roger Ridgway and Mary Vance
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Harriet Vanlew
Robert and Harriet

Vanlew
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Margarita Vargas
Joyce Veatch
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P. Steve Votaw
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Ruby Wade
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Ruth and Charles Wallace
Martha Waller
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Evelyn Watkins
Harold Watkins
Ida Watkins
Miriam Watson
Stanley Ellis Watson
Ralph and Terri Wearster

Diana Weaver
Ted and Jennifer Weaver
Charles and Alice Weber
Daniel and Nel Webster
Gary Weedman
Carl Weisheimer
Mary Wells
Norman and Katharine Wells
Margie and Jack West
Mary West
Buddy and Betsy Westbrook
Nancy Whetstone
Dolores White
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Donna Wisehart
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Virginia Wortman
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Barbara Younce
Karen Jane and Bennie Yount
Jerry Lee and Carol Zanker
Roger and Sherry Zollars

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Bethany Christian Church, Houston, TX
Burt Lake Christian Church, Burt Lake, MI
Central Christian Church, Hermitage, PA
Central Christian Church, Newark, OH
Central Christian Church, Walla Walla, WA
Christian Church Foundation, Indianapolis, IN
Christian Church in Ohio, Worthington, OH
Christian Womens Fellowship, Selma, CA
Christian Women's Fellowship c/o Vine Street CC, Arthur, IL
Clayton Christian Church, Clayton, IL
Diamond S Energy Company, Fort Worth, TX
Disciples Womens Ministries, Richmond, KY
Federated Church of W. Lafayette, West Lafayette, IN

First Christian Church, Bolivar, MO
First Christian Church, Bryan, TX
First Christian Church, Charleroi, PA
First Christian Church, Clearwater, KS
First Christian Church, Hopkinsville, KY
First Christian Church, Idaho Falls, ID
First Christian Church, Morgantown, WV
First Christian Church, Portland, OR
First Christian Church, Republic, MO
Hope Church, Bound Brook, NJ
Hurstbourne Christian Church, Louisville, KY
North Heights Christian Church, Wichita, KS
Riverbridge Partners, LLC, Minneapolis, MN
Washington Avenue Christian Church, Elyria, OH

13th Check

At Christmastime each year, we lift the financial burden of pensioners living check to check by providing recipients with a "13th Check." This extra boost in income is a highly anticipated and appreciated gift for those who served the Church at the cost of their own financial success. The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide future 13th Checks to qualified recipients. We express our sincere appreciation.



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		John and Toni Imbler	John Lambert		
		Connie and William Inglish			
		Kathryn Ioannides			

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First Christian Church,
Princeton, IL
First Christian Church,
Louisburg, KS
First Christian Church,
Bolivar, MO
Granger Community
Christian Church, Salt
Lake City, UT
Johns Creek Christian
Church, Johns Creek,
GA
North Christian Church,
Fort Wayne, IN
Trinity Christian
Church, Mechanicsville,
VA

Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church. Many gifts have been received since the Winter 2017 issue of the *Bridge*.



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Mary Bancroft

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Heartbeats of Faith



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

INDIVIDUALS

Ben Duerfeldt
Elberta Evans
Nancy Saenz

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

Todd and Kimberly Adams
Charles and Barbara Bare
Shokrina Radpour Beering
Claire and Charlotte Berry
John and Helen Bray
James and Ann Burton
Janet Long and Daniel Clark
Bobby Wayne Cook
Robert and Harriette Elliott
Barbara Enoch

T. Eugene Fisher and Angela McDonald-Fisher
James and Linda Hamlett
John and Donna Long
Morneau Shepell
Aaron Smith
Raymond and Carolyn Toon
John Trefzger
Ruth and Charles Wallace
Harold Watkins
Charles and Jane Watkins

Excellence in Ministry



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

INDIVIDUALS

Todd and Kimberly Adams
Robert Adams
Paul and Sage Appleby
Shirley Arther
David Baker and Priscilla Adamson
Baker
Lawrence and Jennifer Bass
John and Helen Bray
William and Janet Elaine Briley
William Brown
Cleveland and Linda Bryant
Timothy Burnette
James Caton
Paul and Ruth Channels

Raquel Collazo
Bobby Wayne Cook
Kelby and Marilyn Cotton
William and Patricia Crowl
Brian and Laura Daly
Leslie L Hildreth and Thomas Mark Denton
Alan Dicken
James and Barbara Dorsey
David and Florilda Everton
Dirrectrick Fennell
T. Eugene Fisher and Angela McDonald-Fisher
Justin Floyd
Peggy Garnaat
Laura Reed Gelarden
Walter Giffin

Timothy and Donna Griffin
Jonathan Hall
Robert and Mary Harris
Nita Floe and Robert Hempling
David and Lola Van Horn
Kevin Howe
Katie Hurst
Christina Irvin
James and Nancy Johnson
Charlotte Johnson
Charles and Glenna Johnson
Myrna Jones
Phyllis Brooks Jones
Esther Keller
Linda Kirkman
Margaret Lyons

Randolph and Mary Madison
Steven and Debra Martin
Kyle Maxwell and Debra Powell-Maxwell
James and Pamela McCurdy
Meagan and Danny Miller
Betty Miller
Tamika and Michael Montgomery
Lester and Janelle Palmer
Jonathan Perkins
Sue Phillips
Mark Pickett
David and Helen Plumbley
Vesta Porter
M. Alice Porter

Tommy and Kathleen Potter
James and Yvonne Prichard
Fred and Sandra Pugh
Della Richardson
Jerry Ridling
J. Keith and Patricia Roberson
Matthew and Cayla Rosine
Terry Rothermich
Jefa Sheehan
Beulah Shirley
William and Mary Shoop
W. Michael and Anne Smith
Robert and Kay Stegall
C. Thomas and Cheryl Steiner

Don and Leanne Stump
Joyce Veatch
Ruth and Charles Wallace
Ted and Jennifer Weaver
Jordan Whitt
Gregory and C Widener
Cherilyn Williams
Susan McDougal and Newell Williams
Rodney and Laura Witte
Richard and Peggy Ziglar
Nancy Zoelzer
Pfaltzgraf and Thomas Zoelzer
Elizabeth and Donald Zumwalt

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 despues 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.



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