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CHRISTIAN
CHURCH

SPRING 2018

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Digital Age

11 2018 Special Apportionment
& Good Experience Credits

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

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your individual situation.



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In Memoriam

When I served in youth ministry, I always planned a trip to an amusement park as part of our summer programming, because it provided our young people a unique opportunity for exploring responsibility and leadership in a minimally controlled environment. And admittedly, I LOVE ROLLER COASTERS—I wanted to be at the park from open to close, almost as bad as the youth did!



Rollercoasters are my secret passion, even today. The more twists, flips, turns, corkscrews, and height of its hills, the better the ride. I love the rush of the wind, the thrill of the unexpected, the heart racing curves,

the carefree screams of joy . . . and yes, even the moment when your palms begin to sweat a little.

Investing is a lot like being on a roller coaster. Lately we've witnessed some skyrocketing climbs in asset classes and a few deep dives, hard corners, unexpected drops, and stomach-turning loops. I recognize that many of us aren't built for this kind of ride; it's not the type of thrill many of us seek—especially those who are journeying closer to retirement.

At Pension Fund, we are here to help you enjoy a risk-free ride. My predecessors established a long-term outlook that balances our exposure in markets that are climbing, markets that are spinning, and markets that are dropping. As your partner on the

road to financial wellness, we assume the burden of market risk, so you don't have to.

When markets entered correction territory in February, our members continued to see their account values increase. In addition, based on our 2017 returns, we've announced Good Experiences Credits payable in 1QU'18 which will make our risk-free rate of return 14% on TDRA; 11.5% on BAA; and 9% on our IRA products, when combined with our current base rates.

So, if your stomach better tolerates more steady and predictable rides like Ferris Wheels and Merry-Go-Rounds, I encourage you to reach out to your Pension Fund Area Director to talk about how we can partner with you, no matter where you are in your career, to ensure your financial ride to retirement is one you can truly enjoy.

Blessings,
Todd Adams

Rev. Dr. Todd Adams

President
tadams@pensionfund.org



Cuando serví en el ministerio de jóvenes, siempre organizaba un paseo a un parque de atracciones como parte de nuestra programación de verano, porque le brindaba a nuestros jóvenes una oportunidad única para explorar la responsabilidad y el liderazgo en un espacio mínimamente controlado. Y, tengo que admitir, ME ENCANTAN LAS MONTAÑAS RUSAS. Quería estar en el parque todo el día, ¡casi igual como los jóvenes!

Hasta hoy, las montañas rusas siguen siendo mi pasión secreta. Mientras más giros, vueltas, torceduras y altura, mejor será el paseo. Me encanta sentir el poder del viento, la emoción de lo inesperado, las curvas que hacen acelerar el corazón, los gritos de alegría. . . y sí, incluso el momento en que tus palmas comienzan a sudar un poco.

Invertir es muy parecido a estar en una montaña rusa. Últimamente hemos sido testigos de subidas vertiginosas en algunas clases de activos y algunas inmersiones profundas, esquinas duras, caídas inesperadas y vueltas que se sienten en el estómago. Reconozco que muchos de nosotros en el ministerio no estamos hechos para este tipo de viaje; no es el tipo de emoción que muchos de nosotros buscamos, especialmente aquellos que se aproximan a la jubilación.

Aquí en Pension Fund, estamos para ayudarlos a disfrutar de un viaje sin riesgos. Mis predecesores establecieron una perspectiva a largo plazo que provee un balance a nuestra exposición en los mercados que están subiendo, los mercados que están girando y los mercados que están cayendo. Como su compañero en el camino hacia el bienestar financiero, asumimos el riesgo del mercado, para que usted no tenga que hacerlo.

Cuando los mercados empezaron el proceso de corrección en febrero, nuestros miembros continuaron viendo un aumento en el valor de sus cuentas. Además, basado en nuestras ganancias de 2017, hemos anunciado Créditos por Buenas Experiencias cual serán pagados en el primer trimestre del 2018. Cuando son combinadas con la tasa de interés actual de cada cuenta, esto hará que nuestra tasa de interés total sin riesgo sea 14% en TDRA; 11.5% en BAA; y 9% en nuestros productos IRA.

Entonces, si su estómago tolera mejor los paseos o viajes constantes y predecibles como una rueda de la fortuna (la estrella) y los carruseles, lo aliento a que se comunique con su Director de Área de Pension Fund para hablar sobre cómo podemos estar en compañerismo con usted, sin importar dónde se encuentre en su carrera, para asegurar que su viaje financiero a la jubilación sea uno que realmente pueda disfrutar.

Bendiciones,
Todd Adams

Rev. Dr. Todd Adams

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COMMITTING TO INVESTMENT DISCIPLINE, NOT TRENDY FADS

Since the market meltdown of 2008, the stock market has enjoyed nine straight years of positive returns (as reflected by the S&P 500) and outpaced even our most optimistic expectations. In times like these, it is especially important to remind ourselves to be wary of investment trends and themes that have worked well in the past, but may lead to decreased opportunity in the future.

Attention-grabbing headlines in the popular press these last few years tend to focus on extraordinary profits made in the past with specific investments and go on to provide ample evidence that the trend will continue. They neglect, however, to discuss the inherent risks associated with these investments or the decrease in opportunity given the current high valuations.

At Pension Fund, we are committed to investment discipline. We do not assume the price momentum of the past will continue, but look ahead for opportunities to capture value and return.

Often, the best investment prospects are found in asset classes which have shown relative underperformance over the past few years. Neglected and “out-of-favor” asset classes often cycle back with strong returns as their value at the time of purchase tends to be more reasonable. This is reflected in the so called “buy-low, sell-high” strategy. PFCC implements this primarily through a systematic rebalancing program whereby better performing asset classes are sold and lesser

performing asset classes are purchased when the deviation from target hits a predetermined trigger.

Another example is the recent fascination with speculation in crypto currencies such as Bitcoin. These decentralized digital currencies that utilize blockchain technology have captivated the financial world due to astronomical returns over the last few

years. There’s no shortage of daily “experts” who expound on either the validity and growth of the investment theme or the inevitable collapse and financial ruin for its investors. Although we see several potential advantages to such an alternative

form of transactional currency in the future, the many risks associated with it, including price volatility, potential theft, and legal and regulatory hazards, make it a very questionable investment.

Crypto currencies may be the wave of the future and may make a viable and attractive opportunity in the years ahead, but purchase today, with all its risks and uncertainties, is better described as speculating—something Pension Fund will never do with your pensions and retirement savings.

With gratitude,
David



David Stone

Chief Investment Officer
davids@pensionfund.org



THANK YOU.

These two words seem most appropriate when thinking about the positive reception that our new Area Director team has received from you. It is a joy to meet with our employers and members and our honor to serve those who so faithfully serve others.

Recently, I was at a lunch and learn event at one of our employers. After the Area Director finished her presentation, a retired Pension Fund member stood up to share a moving testimony about his Pension Fund experience. He concluded by encouraging each person present to trust their retirement to Pension Fund. I love hearing these stories of how Pension Fund is making a difference in peoples' lives.

Lower Your Taxable Income with a Traditional IRA

The April 17 deadline to file 2017 income taxes is quickly approaching. One of the ways you and/or your spouse can reduce taxable income from last year is to open and make contributions to a Traditional IRA, before April 17. The maximum yearly contribution is \$5,500 unless you are over age 50, with a maximum yearly contribution of \$6,500.

Both you and your spouse may open a Traditional IRA and contribute the maximum amount for the 2017 tax year if one of you has earned income equal to the maximum yearly contribution amount.

3.5% Current Rate; Plus Good Experience Credits (GAC)

The Traditional IRA offers a competitive base rate of return (currently 3.5%) and it is eligible for additional interest earned through Good Experience Credits. As with all of our products, Pension Fund assumes any downside risk to give you peace of mind that your accounts will continue to grow.

Contact your Area Director today to learn more about how to open a Traditional IRA; opening a new account is easier than ever with the launch of our new online enrollment option.

On behalf of our team, I give thanks that you have entrusted Pension Fund with your retirement and savings needs. We look forward to continuing to serve you.

With gratitude,
Danny

Rev. Danny Gulden

Vice President, Client Relations
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CLIENT RELATIONS TEAM AREA SUPPORT

Helping you be *Retirement Ready.*



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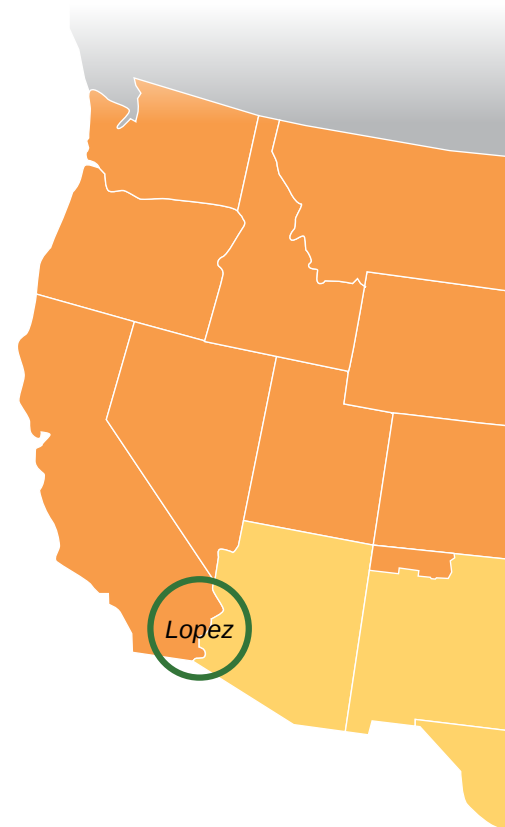
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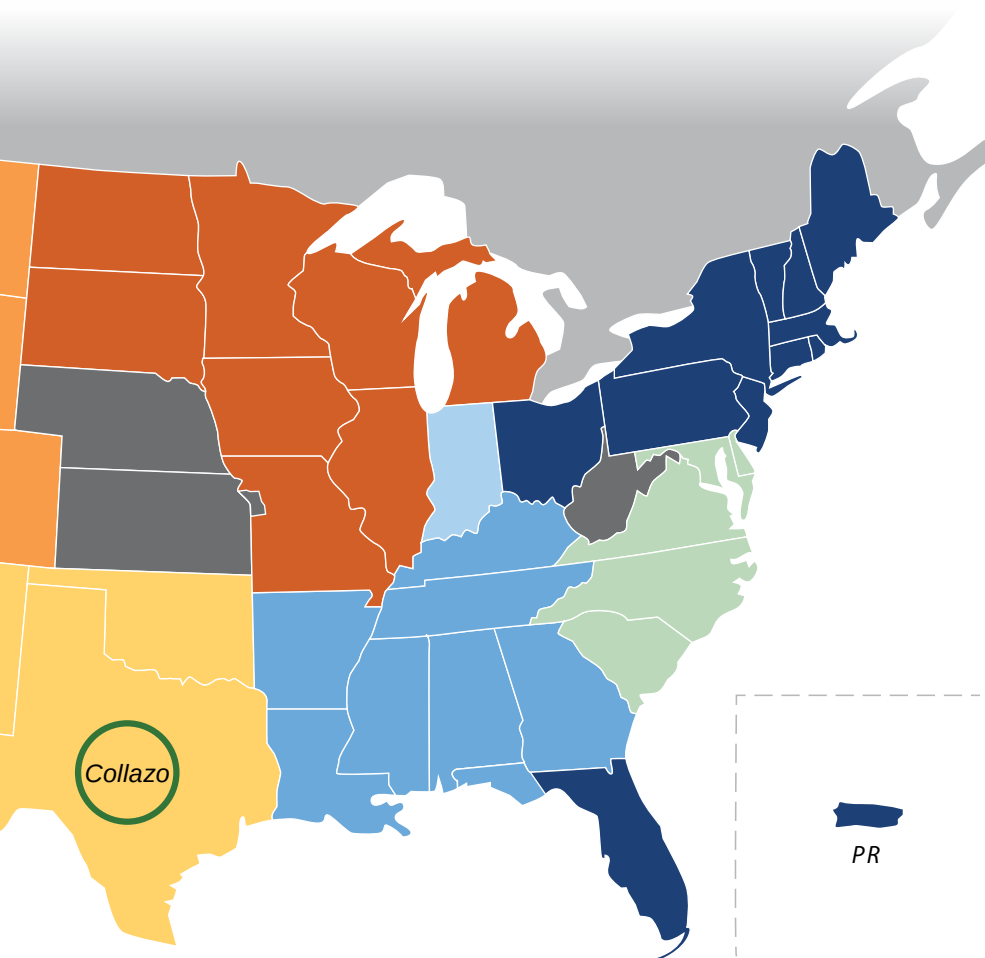


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STUDENT GIFT MEMBERSHIP PROGRAM



Pension Fund's Student Gift Membership Program was launched in 1953 to introduce ministry students to the benefits of the Pension Plan. As Gift Members, students receive pension dues of \$70 per month while they are in school, offering them a head start on their retirement savings.

This is on top of any pension dues a student's employer may also provide while they are in school. A student can participate for up to four years in the Student Gift Membership program, so long as he/she remains eligible.

Once these members begin their careers in ministry, they become fully vested and continue paying dues to their Pension Plan account. While in school, these student gift members are protected with the same death and disability benefits as all Pension Plan members, providing security and peace of mind to their families.

The Student Gift Membership Program is one of Pension Fund's Ministerial Relief and Assistance programs and is funded by generous donors across the life of our church. **To make a gift to help these students, please visit www.pensionfund.org/give/MRA.**

2017 was a banner year for enrollments in Pension Fund's Student Gift Program. We welcomed 42 new members to the program, allowing them to begin saving for retirement even before they complete their studies for ministry. Including the 14 members renewing for another year, here is a look at this year's 56 total Student Gift members:

- 49** Disciples of Christ students
- 6** Christian Churches/Churches of Christ students
- 1** Church of Christ (Acapella) in the U.S. student

Students come from seminaries throughout the U.S. and Canada. We have some undergraduates who participate through their church-sponsored internship program, such as the Leadership Institute at Christ's Church of the Valley. Here's a breakdown by school/program:

- Claremont School of Theology: **11** Brite Divinity School: **8**
- Christian Theological Seminary: **6** Philips Theological Seminary: **5**
- Lexington Theological Seminary: **4**
- Leadership Institute at Christ's Church of the Valley: **4**
- Vanderbilt Divinity School: **4** University of Chicago: **3**
- Duke Divinity School: **2** American Baptist Seminary: **1**
- Candler School of Theology: **1** Emmanuel Christian Seminary: **1**
- Johnson University: **1** Methodist Theological School: **1**
- Pacific School of Religion: **1** Regent University: **1**
- Regis College: **1** Seattle University: **1**

Are you ready to get started?

You can find the application form at www.pensionfund.org/studentgift.

Already a member and want to encourage others to participate?

Please share this information on Facebook and Twitter!

Rev. Matt Rosine

Executive Director
of Programs
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7 WAYS TO PROTECT YOURSELF FROM CYBERCRIME

According to the Internet Crime Complaint Center, consumers lost more than \$1.33 billion to cybercrimes last year. Cybercrimes are becoming more sophisticated and commonplace every day—especially those targeting seniors—but there are a few steps you can take to ensure you don't become a victim.

When people hear “cybercrime” they often think of hackers stealing financial information online. But, cybercrime can range from identity theft to cyberstalking, phishing, and bullying. Here are a few important tactics to avoid cybercriminals online:

1 Use strong passwords: Create long, strong and unique passwords to ward against hacking. Don't repeat passwords, and make sure to change your passwords often. If you have trouble remembering passwords, you can use secure password management applications to store your passwords.

2 Stick to secure websites: Secure websites (those with URLs that begin with <https://>) keep you safe from hackers, because these sites encrypt log-in information before sending it to the server. You can also check to make sure there's an icon that looks like a lock in your browser window.

3 Keep your software updated: Make sure your operating systems and security software are up-to-date. This decreases the likelihood of

hackers accessing your system, since software manufacturers routinely build protective security patches into their updates.

4 Ignore emails requesting personal information: Hackers are becoming pros at sending emails that look “official,” including logos and personal information they've gleaned about you online. Beware of emails asking for personal information (like a password, account number or credit card number) or requesting money.

5 Save important information offline: One of the best ways to protect yourself from a hacker is to save your most private information (i.e., documents listing your social security number and account numbers) and other files offline. Consider saving these instead to an external hard drive or thumbdrive—or, go old school and keep a paper file.

6 Update your privacy settings on social media: Cybercriminals can access all of your public information, so make sure your social media



settings are set to “private” or “friends only.” Don’t befriend or add a follower on your social media unless you can confirm the user is truly that person.

7 Download security software: Anti-virus security software can help shield your computer from harmful attacks. Investing in robust security software protects against malware issues and other cybercrimes.

If you believe you’ve become a victim of cybercrime, you should alert your local law enforcement. Depending on the severity of the cybercrime, you may also need to contact the FBI or Federal Trade Commission.

How to report a cybercrime to the FBI

According to FBI.gov, users can report cybercrimes to the Internet Crime Complaint Center (IC3) at <https://www.ic3.gov/complaint>.

2018 SPECIAL APPORTIONMENT & GOOD EXPERIENCE CREDITS ANNOUNCED

On July 1, 2018, Pension Fund will award more than \$96MM in Special Apportionments, which are fully funded increases in pension credits. Current retirees will see their monthly pension income increase by 5.5%. Members who are still contributing to their pensions will have their base credits increase by 5.5%.

On March 31, 2018, Pension Fund will distribute more than \$48MM in Good Experience Credits on Tax-Deferred Retirement Accounts (TDRA), IRAs, and the Benefit Accumulation Accounts (BAA). Good Experience Credits are one-time interest payments based on funding levels and the average daily balance in a member’s account as of Dec. 31, 2017. Good Experience Credits for each product are:



Tax-Deferred Retirement Account: 10.5%

Benefit Accumulation Account: 9.0%

All IRAs: 5.5%

As announced at our board meeting on Nov. 20, 2017, Good Experience Credits for 2018 will be determined based on Sept. 30 funding levels for approval at the November board meeting and payment on or before Dec. 31. The calculation will continue to use a member’s 12-month average daily balance.

CHRISTIAN CHURCH HOMES – WHERE DIGNITY HAS MORE THAN A HOME

History Of Commitment

The Christian Church Homes vision for affordable senior housing began in the 1950s with Rev. Verlin Stump, an ordained Disciples Minister from Phillips University.



Fun Facts

Vision: To transform communities by fostering human dignity, mutual respect, personal independence, and supportive environments.

Mission: To provide affordable quality housing in caring communities.

Residents: >5,000 in 58 locations in 8 states

Employees: 250

Products: Pension Plan and TDRA

Website: www.cchnc.org



While pastoring a church in Denver, Rev. Stump saw the need for affordable housing when widows in his church, left behind with no income or place to live, turned to their pastor. Rev. Stump generously let the widows live in his family's basement. His son, Don Stump, spent time with the widows as a kindergartner and today, serves as the current CEO of Christian Church Homes carrying on his father's legacy and vision.

Rev. Stump worked with church leaders to share his vision for affordable senior housing prior to the existence of Housing and Urban Development (HUD). Fundraising led to land purchases, developments, and 75 apartments in Denver. The first affordable housing location opened in 1959 and continues to serve seniors to this day.

Efforts expanded when Rev. Stump moved to California, and now five decades later, Christian Church Homes (CCH) operates in eight states. In 1979, Rev. Stump's son, Don, officially joined the organization and became the CEO in 2007. From the very beginning and throughout its nearly sixty years of history, there have been four key components of focus for CCH: vision, commitment, partnerships and caring.

Having served over 100,000 residents, CCH collaborates with national, regional and local government agencies, investors, and donors to build more affordable housing for the growing senior population.



Caring For Seniors And Advocacy For Affordable Housing

The staff of CCH cares for senior residents aged 55 and older with annual incomes that fall between 20-60% of the area median incomes.

Advocacy is an integral part of the CCH mission. CCH was among the first in the industry to encourage community members to organize a resident council that influences how programs and events run on their campus. Also, CCH led the nation in creating new levels of services for seniors of limited income by advocating for, and creating, “service coordinators” on each campus to “go the extra mile” with supportive services for seniors. CCH also partners with other nonprofits enabling their residents to visit their state legislators and promote affordable housing on behalf of tens of thousands still struggling with housing insecurity. It’s an empowering experience that helps bond residents and build community.

Cumulatively, this major package of programs has served over 100,000 seniors, while employing thousands of people in important and meaningful work. It is a well-crafted mission of which those in the Stone-Campbell movement can be deeply proud and can support.



DON STUMP, PRESIDENT AND CEO OF CHRISTIAN CHURCH HOMES



Don Stump has served Christian Church Homes for nearly four decades. As the current President and CEO, he operates a broad and diverse organization.

Don's education with seniors began in childhood when his family opened their home to poor widows in his father's church. During his high school years, he played ping pong, billiards and bridge with seniors five times his age at a property built by his father. Not only did he enjoy spending time with these seniors, he also learned he had a natural gift for lifting-up others.

Don decided to follow in his father's footsteps by completing his undergraduate degree at Phillips University in Enid, Oklahoma, later earning his master's degree from Oklahoma State University. Don is also a Certified Property Manager who has taught many workshops, seminars and classes on affordable housing and has received multiple honors including the National Affordable Housing Management Association's (NAHMA) "Pioneer in Affordable Housing" and the Affordable Housing Management Association's (AHMA) coveted "Pamela E. Stroud" award for leadership in the field.

In Don's Words:

What is Rewarding:

I enjoy going to General Assemblies and meeting relatives of one of the widows that lived in my family's basement during my childhood. It is interesting to meet her descendants, to exchange stories, and to see the legacy of those who benefited from my father taking them in and providing them a home.

Life's Work:

My whole life, I have tried to lift-up, validate, and empower other people. Many people have been unfortunately led down the path of low self-esteem.

I try to tell people what is cool about them and how I value their talents. I have tried to instill self-confidence in each of my children, and I have always tried to encourage the women in my life to be confident and positive, and not apologetic, about their talents.

Passions:

I am passionate about helping others, but especially seniors to see that they are full and complete children of God with amazing histories of contributions. I encourage residents to have a voice, organize, and share what they want from CCH. CCH resident councils give residents a voice and we provide seniors an annual opportunity to meet with lawmakers,



IT IS AN HONOR
to have been on a life
path with so much
technical learning as
well as finding rich
meaning all from the
same organization!

- Don Stump



local boards, and others to help them understand and to act on creating affordable senior housing.

Recent Win:

We made a difference for senior housing by working with California Governor Jerry Brown, who signed a housing package which provides much-needed funding, resources and tools, and which enables the construction of new development and the preservation of existing developments. It also provides a statewide permanent source of funding for affordable housing, making it possible to secure a permanent stream of funding, secure housing approvals, and implement preservation policies that will meaningfully address the housing crisis in California.

Call to Action:

If you'd like to take action, consider writing to your Governor to encourage development and funding for affordable housing for seniors. Our 40 million seniors nationwide will soon be 70 million. Help your legislators step up to remove biases against seniors.

Advice:

Treat savings as a personal habit like brushing your teeth or a daily trip to the gym. Save when you are young and use automatic withdrawal to put money into a bank account to realize the power of compounding interest. For example, \$200 in the bank every month when you are 20 years-old saved for 40 years at 5% interest is worth almost \$307,000. If you wait until you are 40 and only save for 20 years until

retirement, that amount is reduced to approximately \$83,000. Take advantage of the Pension Plan when you are young! The survival benefits for your spouse, and surviving child educational benefit, and full orphan pension greatly exceeds other pension funds.

Mantra:

I see myself as rapidly becoming an old man—this is a darn good thing, and the highest compliment anyone could ever receive.

Views on Aging:

Being old is a much deeper and richer experience than our society is able to recognize. In a culture that values youth, smooth skin and productivity, we must not miss out on valuing and capitalizing on what those in the 7th, 8th, and 9th decades of life have to offer!

When I give thought to my belief systems, my faith based background, and my 40-year work career, I am excited and privileged to see how so many elements in my being have been able to come together on intertwined paths toward a unified goal. It is an honor to have been on a life path with so much technical learning as well as finding rich meaning all from the same organization!

Emily Frische

Chief Marketing Officer
efrische@pensionfund.org



THIS IS THE DAY THE LORD HAS MADE. WE WILL REJOICE AND BE GLAD IN IT.

(Psalm 118:24)

Most of us have received a gift that far exceeded what we could have expected. Something so wonderful that a simple “thank you” seemed inadequate; it left us wanting to do something special for that person, to show our appreciation. Because of your gifts to Ministerial Relief and Assistance many brothers and sisters in Texas, Florida and Puerto Rico received such a gift.

On your behalf, Pension Fund assisted over 100 pastors in these hurricane-ravaged areas. Last year the gifts made to Ministerial Relief & Assistance helped more than 480 members in their times of crisis!

We hear these words from Rev. Mike Morales, President of the Christian Church (Disciples of Christian) in Puerto Rico where hurricanes did the most damage.

“Today we are handing out the last portion of the very generous gift from the Pension Fund... It comes to my mind what our pastor in Anones, (a small rural church in the mountains) wrote to us on September 28th: ‘Thank you, one thousand times, for such a great blessing we received today! I never thought there would be something for us. When I opened the envelope in my house I began to cry and gave the Lord many thanks, for my husband has lost his job and we are

depending only on my pastoral income. I give thanks to the Pension Fund for such a great and opportune blessing. May God bless you.’

There are many more like that and there is a profound sense of gratitude in all the Church in Puerto Rico... Thank you, my friends. May God bless you very mucho.”

From one of our pastors in Texas we hear,

“At the clearing of the rubble of our house, we are thinking of the many times you have helped others in need ... It has been a joy for us to share and minister to our people all these years! Thank you so much for the gift received this week. It will be used wisely in the restoration of our home.”

It is in that same way, when we consider all that Christ did for us and continues to do for us today, that it feels so inadequate to simply say, thank you.



“Every year we have an opportunity to make ourselves into whatever we want to be. It’s a great chance to start fresh and evaluate our goals for the people we want to be.”

— Sharlene Snow

As we begin this new year, Pension Fund of the Christian Church (Disciples of Christ) is proud to announce the launch of a **new and improved online giving platform at www.pensionfund.org**. The simple and clean design of the giving platform is part of the Pension Fund's mission to continuously meet the needs of our members and donors by providing improved navigation, better organization of content, and opportunities for giving.

The improved donation platform will:

- **Empower you to donate directly and immediately to the fund or program of your choice – at any time, from anywhere.** As soon as you are ready to make a commitment to give, you can.
- **Allow Pension Fund’s charitable programs to gain more visibility.** Social media has become a part of everyone’s life. According to a recent survey, almost 73% of the population of the US had an account on social media networks in 2015. Online giving systems can help amplify Pension Fund's mission and impact.

- **Inspire increased giving.** Studies show that there is approximately a 10-30% increase in donations to those religious organization who have implemented an online giving page. This is because people find it much easier to make donations online rather than using checks and cash.
- **Provide digital (and printable) donation receipts as soon as a gift is made,** which will assist you come tax season while helping us reduce costs related to printing and postage.

To learn more about how you can help change lives through a secure online gift, please visit www.pensionfund.org/give.

Each day is a new beginning. Regardless of our circumstances, we can restate our goals and our decisions for a new, happy, and blessed life while remaining open to new ideas and new opportunities to bless those in need. For this is the day the Lord has made. Let us rejoice and be glad in it! May this year be happy and blessed for you and your family.

Shalom!

Rev. Ruth Chavez Wallace

Rev. Ruth Chavez Wallace

Vice President
for Development
ruthw@pensionfund.org



IN MEMORIAM

Following are member deaths that were reported to Pension Fund between October 1, 2017 and December 31, 2017.

DEATHS IN ACTIVE SERVICE

C. Lawrence
Bishop Palmer
Lake, CO

Dante Brooks
San Leandro, CA

Ermal Reilly
Belton, MO

Angelina Whitsett
Lakewood, CO

OTHER DEATHS

Curtis Becker
Enid, OK

Hazel Bethea
Wilson, NC

Elaine Boling
Puyallup, WA

Rowena Britt
Nampa, ID

Patricia Bullock-
Lawrence
Hemet, CA

Nancy B Cook
Fort Worth, TX

William Couch
Tulsa, OK

Ruthann DeBaets
Apple Valley, CA

Harold Gaskill
Hollywood, FL

Frances Godard
Griffin, GA

Lonny Hardy
Colorado Springs, CO

Carroll Hedrick
Roseville, MN

Sallie Kintner
Hendersonville, NC

Lois Kriebel
Rogersville, MO

Kenneth McMaster
Bakersfield, CA

Virginia Merrill
Crowley, TX

Robert Morris
Fort Worth, TX

Ellen Newby-Hines
Springfield, MO

A Wayne Riggs
San Diego, CA

Charles Rouse
Kinston, NC

Kay Rundell
Rocky Mount, NC

Sandra Scholes
Las Vegas, NV

Claudine Scott
Omaha, NE

Frances Shillings
Livingston, TX

Juliet Smith
Rutland, VT

Sue Smythe
Henderson, TX

Melissa Straw
Columbia, MO

Ton'ee Tafoya
Selma, CA

Ron Tilford
Gilbertsville, KY

Helen Voynovich
South Bend, IN

Virginia Walker
Georgetown, KY

Billy J Wilkins Sr.
Memphis, TN

Virginia Young
Kent, WA

DEATHS IN RETIREMENT

Larry Anderson
Wichita, KS

John L. Bartlett
Parsons, KS

John E. Bloss
Edmond, OK

Edward Bridwell
Lincoln, NE

Herbert H. Campbell Jr.
Poway, CA

Michael Christensen
Hanapepe, HI

Clarice Clark
Columbus, GA

E. G. Criswell
Bedford, TX

James Dickerson
Martinsville, VA

John Divine
Leavenworth, KS

Herbert Drane Jr.
Nashville, TN

Judith Dunson
Indianapolis, IN

Dorothy Eagle
Phoenix, AZ

Howard Fawbush
Nicholasville, KY

Dorothy Ferrell
Ontario, CA

Margaret Firkins
Newton, KS

Richard Flood
Baldwin Park, CA

Eugene Frazier
Raymore, MO

Lawrence Gray
Oklahoma City, OK

Margaret Green
Gillette, WY

Max Grubb
McAllen, TX

Helen G Guthrie
Murphy, TX



Robert Hall
Johnson City, TN

Robert Heckard
Wichita, KS

Judy J. Hedges
Indianapolis, IN

James Hemby Jr
Raleigh, NC

Roberta Holmes
Sullivan, MO

Patricia Horn
Edmond, OK

Janet Hunter
Denton, TX

U. William
Hutchings
St Louis, MO

Patti Hyde
Mount Juliet, TN

Allan C. Johnson
Martinsville, IN

Byron Johnson
Moreno Valley, CA

Elvin E Jones
Fort Wayne, IN

Shirley Jones
Indianapolis, IN

Hazel Jordan
Savannah, GA

Albert O. Kean
Westlake, OH

Lois Keswick
Orange, CA

Larry Kridler
Anderson, IN

Robert Lindeman
Heber Springs, AR

Ray Lindley
St. George Island, FL

Robert W Litteral
Shelbyville, IL

Grace Lorenze
Missoula, MT

Charles Marshall
St. Petersburg, FL

Donald McClenny
Greenville, TX

Dorothy Messenger
Edmond, OK

Vera Minth
Rossville, IN

Enos Nelson
Indianapolis, IN

Mark B Newman
Claremore, OK

Katherine Nichols
The Villages, FL

Robert Paddock
Mason City, IL

Virginia M Pingleton
Abilene, TX

Loraine Pitman
Fort Wayne, IN

Jose D. Rivera
Charlotte, NC

William Earl Roberts
New Bern, NC

Genevia Sager
Eureka, IL

Mary Ellen Scarbeary
Orlando, FL

David Sellen
Upland, CA

Robert Siefkas
Osceola, IA

Clinton Smith
Kingston, Jamaica

Wendell Turner Jr.
Blufton, SC

Jack Wachenschwanz
Anderson, IN

Michael L. Williams
Grand Prairie, TX

Thomas Eugene Wood
Avon, IN

Dale Worthington
Cleburne, TX

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 \$134,000 (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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IMPORTANT DATES

Our Area Directors are looking forward to meeting you at these events!

April 6 – April 8 Wild Women of the West Interregional Conference **Scottsdale, AZ**

April 20 – 21 Northern California-Nevada Regional Gathering **Woodland, CA**

April 27 – 28 Georgia Regional Assembly **Columbus, GA**

April 27 – 29 Alabama-Northwest Florida Regional Assembly **Birmingham, AL**

April 29 Oklahoma Regional Assembly **Oklahoma City, OK**

May 3 Michigan Regional Assembly **Flint, Michigan**

May 18 – 19 Oregon-Southwest Idaho Regional Assembly **Portland, OR**

May 31 – June 3 Virginia Regional Assembly **Lynchburg, VA**

June 26 – 28 North American Christian Convention **Indianapolis, IN**