

Bridge

FALL 2021

PENSION FUND OF THE CHRISTIAN CHURCH



Rev. Dr. Julia Brown Karimu

16

Week of Ministry

Pastors.

*We see you.
We hear you.*

We know the last eighteen months have been unlike any other.

In your churches. In your homes. In your communities.

We know.

And we care deeply for your well-being in the midst of it all.

This year, our Week of Ministry celebration centers around a series of webinars designed to meet you where you are right now in your calling. We hope these webinars will help you create some sacred space in which to focus on your own health and spirit.

This series is for YOU. We pray it will be a blessing.

» **SEPTEMBER 21, 2 p.m. Care of Your Emotional and Mental Self**

Featuring Learn to Live, a new mental health tool Pension Fund will be offering to all active member clergy households.

» **SEPTEMBER 28, 2 p.m. Care of Your Financial Self**

Featuring Pete the Planner.®

» **OCTOBER 5, 11 a.m. Care of your Physical Self**

Featuring real conversation about your overall physical health and well-being.

» **OCTOBER 12, 11 a.m. Care of Your Spiritual Self**

Featuring a pastoral word for YOU, right where you are, in these very difficult days.

We see you.

We hear you.

And we hope you'll join us.

We give thanks for each of you, and for your calling. And we pray God's blessings as you seek to pastor in times such as these.

To register for these upcoming free webinars, visit pensionfund.org/WOM.



2/4

From the President / Del Presidente

6

FINANCIAL WELLNESS

Meet the Area Director Team

8

INVESTMENT CORNER

Additional Member Earnings

10

HAVE A FINANCIAL QUESTION?

Ask Pete!

12

DEVELOPMENT UPDATE

Growing Our Support

14

IT UPDATE

Technological Enhancements

16

MEMBER SPOTLIGHT

Rev. Dr. Julia Brown Karimu

20

EMPLOYER SPOTLIGHT

Central Christian College of the Bible

24

In Memoriam

27

Remembering the Gifts

32

Product Overview

How to Reach Us

P.O. Box 6251
Indianapolis, IN 46206-6251

866.495.7322 TOLL FREE

317.634.4504 PHONE

317.634.4071 FAX

pfcc1@pensionfund.org

www.pensionfund.org

[f PensionFundChristianChurch](#)

[t PensionFundCC](#)

Article Submissions

Email your idea to
communications@pensionfund.org

Editorial Staff

Jordan Whitt

Director of Corporate Communications

jwhitt@pensionfund.org

Meagan Miller

Director of Marketing

mmiller@pensionfund.org

Kate Hurst

Project Manager for Client Relations

kateh@pensionfund.org

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



PRESIDENT'S MESSAGE

One River...Divergent Streams



by Rev. Dr. Todd Adams President and CEO tadams@pensionfund.org

The Stone-Campbell (Restoration) Movement is often referred to as “divergent streams” or as having many branches to the single Movement. Pension Fund has a unique call, much like the Disciples of Christ Historical Society, to serve the FULL Stone-Campbell (Restoration) Movement. At the end of the day, while our waters have chartered distinct courses over the centuries due to theological differences or ecclesiological interpretations, we all serve the same God and profess the same faith in Jesus Christ.

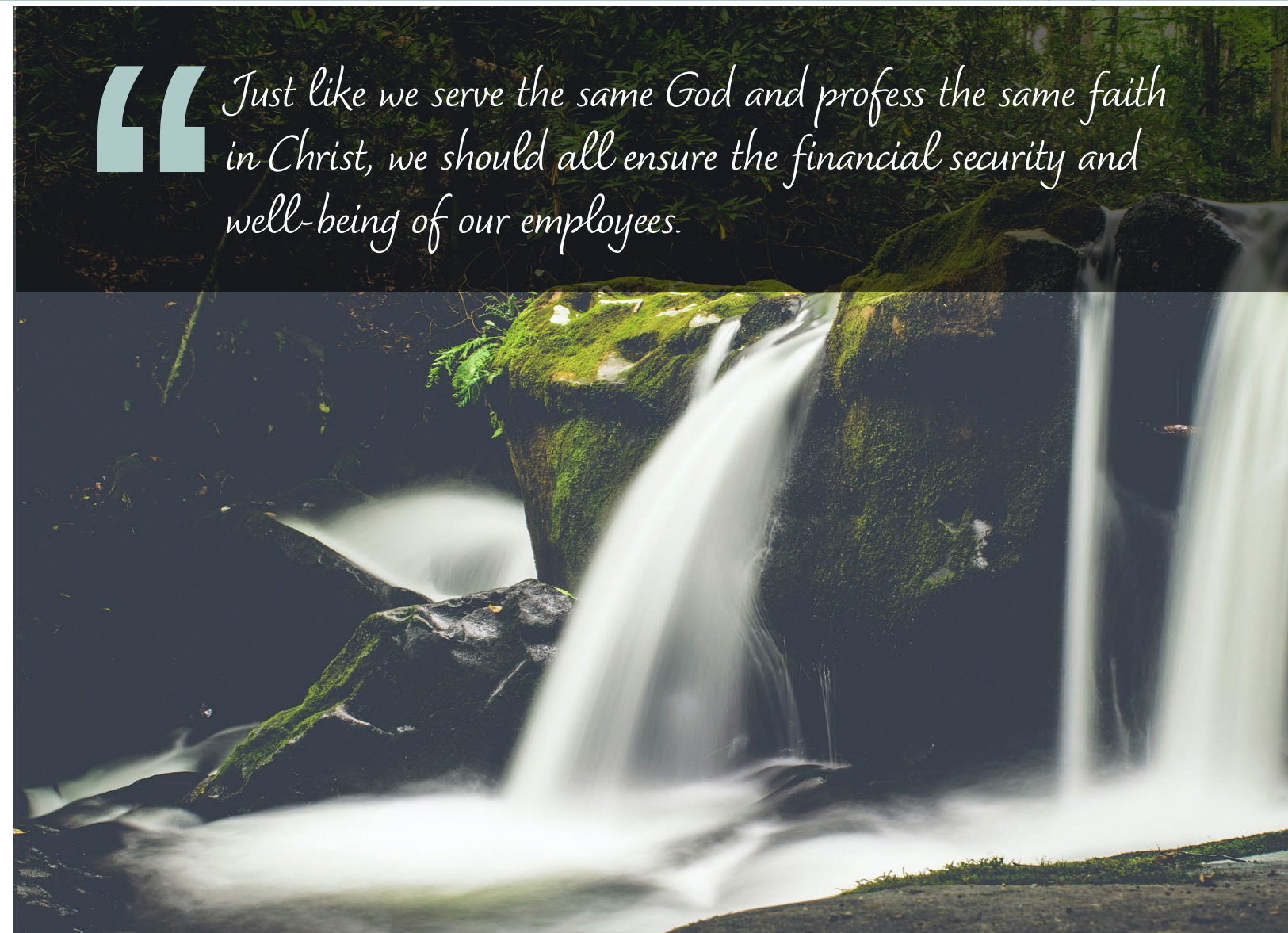
IT IS GOD WHO CALLS US TO MINISTRY AND service in the church as church workers. And it was Alexander Campbell, one of our movement’s founders, who professed a need for an organization much like Pension Fund. Campbell was aware of the need to care for the widows and orphans of those who served. He wrote that it was the right and duty of all Christians to receive an offering *For the Support of Ministry*. That need remains the same today.

One of the most tangible demonstrations of care a congregation can provide to its pastor(s) and church workers is ensuring they can access retirement and savings products. Through a combination of employer and employee contributions, Pension Fund helps pastors and church staff across all

the streams and branches save and prepare for a *Strong, Smart, and Secure* retirement.

If your church or organization does not offer our full suite of products to your employees, especially to those often overlooked like preschool teachers or part-time staff, we invite you to visit with your Area Director. Your Area Director can help guide you toward designing a plan that helps provide your employees with a more secure future, even without a monetary employer contribution. Not only will your employees appreciate the thoughtful gesture, research shows that employee performance increases as stress levels decrease.¹ Providing employees a more secure future is an excellent way to help reduce long-term stress.

“Just like we serve the same God and profess the same faith in Christ, we should all ensure the financial security and well-being of our employees.”



In 2020, Pension Fund finished with one of our strongest funding levels and our largest Special Apportionment payout of \$187.3 million—and we continue to offer one of the most well-funded defined benefit programs across all sectors in the country! We also had strong performance in our defined contribution/interest bearing accounts. We look forward to the possibility of sharing the abundance with our members after the next board meeting in November, when Good Experience Credits—bonus interest—will be calculated and presented to the Board of Directors for their approval.

Just like we serve the same God and profess the same faith in Christ, we should all ensure the

financial security and well-being of our employees. Pension Fund is a common thread in the great history of this movement and a ministry that helps us stay connected. If you are already on the journey with us, we are grateful. If not, we invite you to join us as we work toward a common vision, that every Stone-Campbell (Restoration) pastor and church worker will have a *Strong, Smart, and Secure* retirement.

With gratitude!
Todd Adams

1. <https://www.business.com/articles/stress-and-productivity-what-the-numbers-say/>



DEL PRESIDENTE

Un Río...Corrientes Divergentes

by Rev. Dr. Todd Adams President and CEO tadams@pensionfund.org

El Movimiento de Restauración (Stone-Campbell) a menudo se nombra “corrientes divergentes” o teniendo muchas ramas en el mismo Movimiento. Pension Fund tiene un llamado único, al igual que la Sociedad Histórica Discípulos de Cristo, para servir al COMPLETO Movimiento de Restauración (Stone-Campbell). Al final del día, mientras nuestras aguas han marcado distintos cursos a lo largo de los siglos debido a diferencias teológicas o interpretaciones eclesiológicas, todos servimos al mismo Dios y profesamos la misma fe en Jesucristo.

ES DIOS QUIEN NOS LLAMA AL MINISTERIO y al servicio en la iglesia como obreros de la iglesia. Y fue Alexander Campbell, uno de los fundadores de nuestro movimiento, quien profesó la necesidad de una organización muy parecida a Pension Fund. Campbell era consciente de la necesidad de cuidar a las viudas y huérfanos de quienes servían. Escribió que era el *derecho y el deber* de todos los cristianos de recibir una ofrenda *Para el Apoyo del Ministerio*. Esa necesidad sigue siendo la misma hoy.

Una de las demostraciones de cuidado más tangibles que una congregación puede brindar a sus pastores y trabajadores de la iglesia es asegurarse de que puedan tener acceso a productos de jubilación y ahorro. A través de una combinación de contribuciones de empleadores y empleados, Pension Fund ayuda a los pastores y

al personal de la iglesia en todas las corrientes y ramas a ahorrar y prepararse para una jubilación Solida, Sabio, y Segura.

Si su iglesia u organización no ofrece nuestro conjunto completo de productos a sus empleados/as, especialmente a aquellos que a menudo se pasan por alto como los maestros/as de la escuela preescolar o el personal de medio tiempo (part-time), lo invitamos a que tenga una conversación con su Director de Área.¹ Su director de área puede guiarlo hacia el diseño de un plan que ayude a brindar a sus empleados un futuro más seguro, sin una contribución monetaria del empleador. Sus empleados no solo apreciarán el gesto reflexivo, la investigación muestra que el desempeño de los empleados aumenta a medida que disminuyen los niveles de estrés. Brindar a los

“Así como servimos al mismo Dios y profesamos la misma fe en Cristo, todos debemos garantizar la seguridad financiera y el bienestar de nuestros empleados.”

empleados un futuro más seguro es una excelente manera de ayudar a reducir el estrés a largo plazo.

En 2020, Pension Fund terminó con uno de nuestros niveles de financiamiento más sólidos y nuestro mayor pago de Aportaciones Especiales de \$ 187.3 millones, ¡y seguimos ofreciendo uno de los programas de beneficios definidos mejor financiados en todos los sectores del país! También obtuvimos un sólido desempeño en nuestras cuentas de contribución definida / cuentas que acumulan intereses. Esperamos la posibilidad de compartir la abundancia con nuestros miembros después de la próxima reunión de la junta en Noviembre, cuando los Créditos por Buena Experiencia — intereses de bonificación — se calcularán y se presentarán a la Junta de directores para su aprobación.

Así como servimos al mismo Dios y profesamos la misma fe en Cristo, todos debemos garantizar la seguridad financiera y el bienestar de nuestros empleados. Pension Fund es un hilo común en la gran historia de este movimiento y un ministerio que nos ayuda a mantenernos conectados. Si ya estás en el viaje con nosotros, te lo agradecemos. Si no es así, le invitamos a unirse a nosotros mientras trabajamos hacia una visión común, que cada pastor del Movimiento de Restauración (Stone-Campbell) y trabajador de la iglesia tendrá una jubilación Solida, Sabia y Segura.

¡Con gratitud!
Todd Adams

1. <https://www.business.com/articles/stress-and-productivity-what-the-numbers-say/>

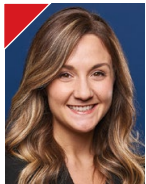


FINANCIAL WELLNESS

Meet the Team

As we continue to serve our members virtually and prepare to fellowship with you in person again, it is our pleasure to reintroduce the Area Director team. With four years under our collective belt, we continue to grow, improve and innovate our services to reach more of our membership.

Some of the most rewarding work we do is getting to know you on a personal level. Our team's approach starts with the simple idea of serving those who serve and grows into introducing opportunities to retire successfully, supporting employees more intentionally or both. Please take this chance to get to know us better, and reach out to start a conversation about how we can serve you personally or better support your



Alexis Gammon

Vice President of Client Relations

Based in Jacksonville, Florida, I have the joy of supervising our Area Director team and serving our Canadian members. I was raised in the church with two Disciples pastors for parents. I developed a passion for the church and the outstretched arms of refugee and camp ministries. My experience in recruitment, events and vendor management brought me to Pension Fund in 2017. I am driven to provide support, guidance and encouragement to all servants of the church. I live with a rambunctious crew, including my husband, teenage stepdaughter and three pit bulls. Our family loves to serve our home church (Riverside Avenue Christian Church), invest in our historic neighborhood and provide support to a local dog rescue by fostering pups in need.

| agammon@pensionfund.org



Rod Witte

Assistant Vice President of Client Relations

I am a third-generation Disciple and lifelong Coloradoan. Based in Denver, I serve a large portion of the western United States. After a career in commercial banking, I became the CEO of a Disciples-affiliated non-profit organization in Denver. I joined Pension Fund in 2017 and enjoy serving members from churches, universities and benevolent care organizations. Serving at Pension Fund brings together my passions for finance, ministry and retirement preparation. I have served in various "volunteer" capacities at the congregational and regional levels and served on the Christian Church Foundation Board of Directors. Laura, my wife of 40-plus years, and I enjoy time with our two children and three grandchildren.

| rwitte@pensionfund.org



Rev. Sarah Renfro

Based in Indiana, I serve the Kentucky, Illinois–Wisconsin,

Michigan, Mid-American and Upper Midwest regions. I am married to a Disciples minister and mom to an almost 10-year-old daughter. I served congregations in Kentucky and Indianapolis before joining Pension Fund's team. I enjoy sharing Pension Fund's mission and ministry with members, both long-time members and those new to the organization. My focus is on providing outstanding customer service and helping members on the Road to Financial Wellness. In my spare time, I love to cheer on the University of Kentucky Wildcats.

| srenfro@pensionfund.org



Rev. Aaron Smith

Based in Smyrna, Georgia (located outside Atlanta), I live with my wonderful wife and newborn son. I currently serve the Alabama–Northwest Florida, Georgia, Greater Kansas City, Nebraska

and West Virginia regions. While in seminary, my first introduction to general ministry was through an internship with the Division of Overseas Ministries. Four years later, I accepted a call to serve with Pension Fund. I enjoy visiting and engaging members as part of assisting them in meeting their goals. Locally, I serve on the Christian Church in Georgia Commission on Ministry. My wife and I love belonging to the faith community at Ray of Hope Christian Church, where I serve in ministry. | asmith@pensionfund.org



Raquel Collazo

I reside in the beautiful city of Indianapolis with my wonderful husband and our two boys, and I serve the regions of Indiana, Ohio, Penn., Northeast, and Puerto Rico.

I am a third-generation Disciple born in Puerto Rico, where my father served as a Disciples minister for 17 years. Before joining Pension Fund, I was a private client banker at a major U.S. bank, and I have more than 10 years of experience in the financial industry. I have a true passion for finance and financial education. I strongly believe in our products and how they can add value to our members' financial lives. I view my work at Pension Fund as a ministry, and I feel extremely blessed to serve where two of my passions — finance and ministry — meet. I love meeting our members, and I look forward to seeing everyone in person again soon.

| rcollazo@pensionfund.org



Dee Long

Currently based in Indiana with my husband, Sotello, I serve the Capital Area, North Carolina, South Carolina and Virginia regions. I have long-standing connections with Disciples

of Christ through service on various boards and organizations, such as the National Convocation Board of Trustees, Christmount Christian Assembly and Robin Run Retirement Community (to mention a few). Before joining Pension Fund, I served for 11 years at Disciples Church Extension Fund, also known as Church Extension. I have a passion for helping others, and I am guided by the wise saying, "With all your getting, get understanding." I enjoy connecting members with information and resources that help them make informed decisions that affect them and future generations. | dlong@pensionfund.org



Rev. Matt Shears

Based in Knoxville, Tennessee, I have the honor of serving the wonderful members of the Tennessee, Florida and Great Rivers regions. I am a graduate of Johnson University, where

I was the recipient of the Fred and Nettie Craddock Ministry Scholarship, and Emmanuel Christian Seminary. I am ordained in both the Independent Christian Churches and the Christian Church (Disciples of Christ). My wife, Lauren, works as the director of undergraduate admissions at Johnson University, and we are expecting our first child in October. In addition to my work at Pension Fund, I have served churches in Indiana and Tennessee and currently serve on the boards of or committees for the World Convention, Christmount Christian Assembly and multiple local civic organizations. | mshears@pensionfund.org



Rev. Gabriel Lopez

Based in sunny Los Angeles, California, I have the privilege of serving the Arizona region, the Spanish speaking community (Obra Hispana) in 5 Disciples Regions in

the Western United States and I also serve the North American Pacific/Asian Disciples (NAPAD) churches. I currently serve a bilingual congregation in Whittier, CA alongside my wife, Rev. Siobhan, and my mother, Rev. Carmen. As an immigrant pastoral family who is raising a toddler, while in bi-vocational ministry, I understand the financial needs, obstacles and burdens ministry can have on pastors and congregations. My passion is serving those who serve by sharing PFCC's products and resources so that our pastoral families can have a healthy balance of body, mind, and spirit as they serve in their calling.

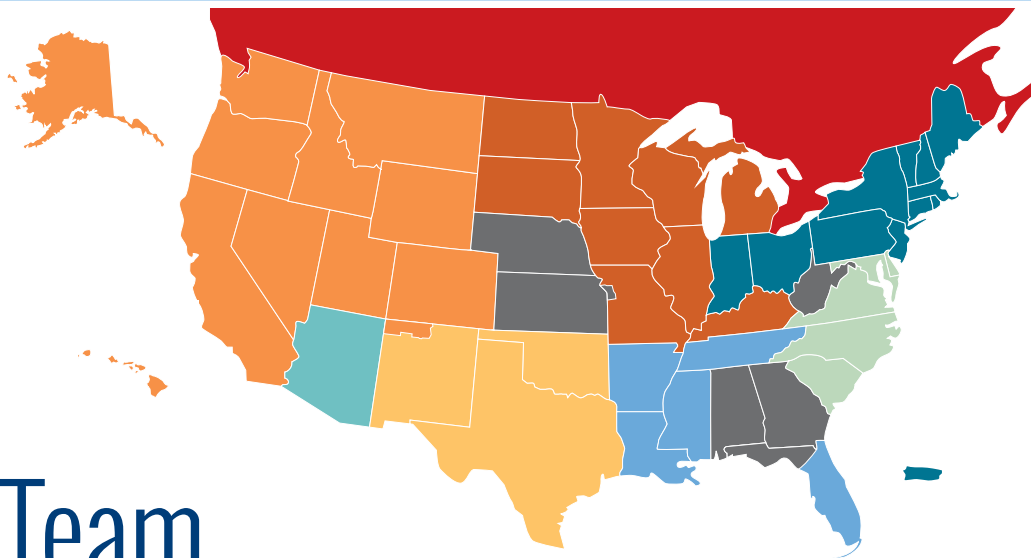
| glopez@pensionfund.org



Rev. Thomas McCracken

Based in Fort Worth, Texas, I serve members and employers in New Mexico, Oklahoma and Texas — and I have hiked the highest points in all three states. As a licensed attorney and ordained Disciples pastor, I carry the experience and background to help at all points along the Road to Financial Wellness and find true joy at this intersection of ministry and finance. My wife, Lea, is a chaplain at Texas Christian University, and together we have three teenagers.

| tmccracken@pensionfund.org





INVESTMENT CORNER

Additional Member Earnings



by David Stone Chief Investment Officer davids@pensionfund.org

We frequently receive questions on how the Special Apportionment Credit (SAC) and Good Experience Credit (GEC) processes work. Because these two credit types are important parts of product returns and retirement income, I want to briefly discuss the procedure and timing of the Pension Fund Board of Directors' decision and address some of our more frequently asked questions.

SACs ARE INCREASES IN PENSION CREDITS for members participating in our defined benefit Pension Plan. During its April board meeting, the board of directors reviews the previous year-end funding status of the plan; the funding status is a measure of the assets within the Pension Plan trust versus the actuarially determined liability to those same members.

When assets exceed liabilities, plus an additional margin to help protect the plan against potential adverse financial markets, the board can elect to pass a portion of this excess amount to members in the form of an SAC. An SAC is an increase in the pension credits for those Pension Plan members, whether retired or still in service, and is based on each member's pension credit balance at the end of that past year. This past April, the board of directors approved a 10.5% SAC, meaning participants saw an increase in their pension credit balance (or monthly pension if retired) effective July 1, 2021.

GECs are similar to SACs but apply to our defined contribution and after-tax savings products: the Tax-Deferred Retirement Accounts, IRAs, 457(b)s and

Benefit Accumulation Accounts. The timing of the GEC decision is a bit different because the board reviews the September 30 financial status of each product at the November meeting. Each product has a different funding status based on several factors, including investment returns, base rate of interest and fund inflows and outflows. If any product has assets that exceed member aggregate balances (liabilities) plus the one-time market buffer, then the board can approve a GEC based on each member's average daily account balance over the previous year ending on September 30. This one-time additional interest credit is then reflected in the member account balance no later than December 31 of that year.

Because of the nature of our products, where Pension Fund and not the member assumes the downside financial risk, the Pension Fund Board of Directors attempts to strike a balance between competitive product returns and maintaining the product's strength and viability. SACs and GECs are important parts of that balance, where good performance in the underlying product investment assets is translated into additional member returns.

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SACs and GECs are important parts of that balance, where good performance in the underlying product investment assets is translated into additional member returns.



Have a financial question?

Ask Pete!



In each issue of *The Bridge*, Pete the Planner® answers your financial questions. To submit a question for Pete, email communications@pensionfund.org and put “Ask Pete” in the subject line. For personalized assistance, members can reach out to the financial concierges at **Your Money Line**. **Your Money Line** is a free benefit to Pension Fund members offering financial coaching and a personalized online dashboard that provides calculators, tracking tools and eLearning courses. Learn more about Your Money Line at pensionfund.org/yourmoneyline.

A popular question fielded by our team involves the balance between saving for short, intermediate, and long-term goals. How do you know which goals are most important? How can you know which goals are realistic and those which might take some additional sacrifice to achieve?

Here are seven steps to help you define and prioritize your savings goals:

1. Write down your current financial goals.

We all have a finite number of financial resources. Eventually you will exhaust the dollars available to you to fund your goals. Start by writing down all your financial goals. Make sure the list is comprehensive and as specific as possible. Some examples are as follows:

- Fully fund your TDRA and/or IRAs.
- Pay for half of the higher education expense for the kid(s).
- Have six months' worth of expenses saved in a Benefit Accumulation Account as an emergency fund.
- Take a family vacation next year.
- Pay off the car loan in 36 months.

2. Assign goal dates and a budget for each.

Will the family vacation cost \$5,000? When will you need to have these dollars paid? (Be sure to ask our team for help determining how much you need to save for retirement each month!)

3. Break down the goal dollars into monthly “expenses.”

For example, if in 12 months you need \$5,000 for a family vacation, you need to save ~\$416/month leading up to the trip. Spreading your saving out over time will make reaching your goal more manageable.

4. Rank your financial goals.

This is a bit of an art and a science. Some savings goals are top priorities, and their status is non-negotiable. For example, saving for retirement and establishing an emergency fund need to be two of your top priorities. Order your savings goals from most to least important.

5. Determine how much you can contribute toward your goals each month.

Step 5 is a great time to reach out to our financial concierge team. You will need to identify your income and expenses to establish the extra available each month (we call this amount “margin”). Sometimes a fresh set of eyes or a simple conversation can reveal opportunities you had not realized previously.

Your Money line
POWERED BY PETE THE PLANNER®

In 2020, Pension Fund launched “Your Money Line” as a free service to help members on the *Road to Financial Wellness*. Your Money Line provides Financial Concierges to answer members' toughest financial questions. Financial Concierges are trained to treat every scenario with empathy and confidentiality.

213 Members used
Your Money Line



Average Stability Index Score

65 Stability
Academy
members

355 Financial questions
answered by phone,
email, or chat



Hottest Topics

- Budgeting
- Retirement
- Planning
- College Savings

Most Common Questions

- I struggle to track my expenses each month. Can you help me see where my money goes?
- After we pay down our main credit card, what is next (student loans? mortgage? medical debt? savings?)
- My spouse is approaching retirement, but I will still work a few more years. What questions should we be asking?

“My Your Money Line expert did an outstanding job of helping me through the maze of my financial health picture. She was exceedingly patient and understanding as we worked through my situation. I'm so glad she had good news about my progress so far. Her encouraging words assured me that I'm doing well so far. I'm so glad that Pension Fund has made Your Money Line available to us.”

—Your Money Line User



Get started today, at:
www.pensionfund.org/yourmoneyline

6. Assign margin to your goals in the order you prioritized in step 4.

Plans to action! When you have assigned all your available dollars you can begin to save each month.

7. Update your goals, budget, and timeline frequently.

As you reach your goals, you will need to assign the previously saved dollars to the subsequent goal on your list. It is also important to keep tabs on your budget to ensure you are progressing as expected.

If you think you might need some additional accountability, help identifying specific savings goals, or if you want a second set of eyes on your budget—reach out to the Your Money Line team. **Pension Fund is offering this free, confidential service to all members.** A member of the Your Money Line financial concierge team is available 9 a.m. – 9 p.m. EST to serve you and your financial health. You are also welcomed to email us at answers@yourmoneyline.com to initiate a conversation. We look forward to serving you soon!



DEVELOPMENT UPDATE

Growing our Support



by Rev. Julie Richardson VP for Development jrichardson@pensionfund.org



I recently sent a message to about a dozen congregational pastors. In that message, I asked them to offer a few words or sentences about how they were doing — emotionally, physically, mentally and spiritually — after the past year of ministry.

THE COVID-19 PANDEMIC HAS CAUSED US to conduct almost every aspect of our lives, and undoubtedly our congregational ministry, in very different ways this past year.

National turmoil — highlighted by a deeply divisive presidential election — has torn us apart at every level.

Consequently, we have asked our pastors to do and be things they have never had to do or be. “I feel like my primary job the last few months has been videography and livestreaming, neither of which I know much about,” said one solo pastor.

Meanwhile, the pastor’s heart ached for the people in the pews. She was concerned for and missed them. She worried about the long-term toll of such upheaval on her people, especially as she had navigated varying community political positions and disagreements within her congregation about masks, CDC guidelines and when and how to proceed with in-person worship. Finances also were difficult, with the effects resulting from job losses and COVID-19 closures inevitably influencing congregational giving.

Another pastor said that this past year has laid bare so much that divides us as people. Even with the blessings of multiple staff, figuring out how to pastor his large congregation through COVID-19 in addition to all that tension brought him to his knees. He fears for the future of the church.

“We’re so tired, Julie,” they said. They were overwhelmed with difficult decisions, financial challenges and logistical footwork, on top of the everyday tasks of tending to their people, families and personal well-being.

Pastoral ministry is undoubtedly hard, hard work. These folks know this. They are seasoned, dedicated, well-educated and deeply committed ministers. They are leaders in their wider communities and love the work, which they consider to be a calling. But this past year, the vocation has marked them all in significant ways, and some now wonder whether congregational ministry is where they belong.

As I read their responses, I thought, “How can we help here at Pension Fund?” How can our commitment to pastors’ well-being translate into new ways for us

to stand *For the Support of Ministry*? Specifically, I wondered how we might put Ministerial Relief and Assistance resources to good use.

I do not have comprehensive answers, for sure. However, I am grateful to work with a team of people who understand the real needs of clergy today and constantly seek to address those needs within the scope of our work at Pension Fund.

I am also grateful for our donors’ support — we simply cannot do this work without you.

Rev. Matt Rosine, our executive director of programs, constantly has an ear to the ground and a heart open to how we can be most effective in supporting clergy at every stage of ministry. As a result, our Ministerial Relief and Assistance (MRA) programs grow every year — this year, we are well into new initiatives like our Parental Leave support grants. In addition, we continue to offer emergency aid to clergy families in crisis, particularly as unexpected health issues or natural disasters bring difficulties.

We are pleased to announce we have also rolled out Learn to Live this year — an online mental health assessment and support tool available at no cost to all our active-member clergy. We also have welcomed a new class of Excellence in Ministry participants — 15 newly called pastors committed to focusing on their personal financial fitness so they can lead their churches into healthy financial patterns.

Pastoral work is good, rich and life-giving, and near as I can tell, it has never been more needed for those who serve Christ’s church.

Thank you for being partners in this ministry. As always, I invite you to consider how you might continue to be part of it. I welcome conversation anytime regarding gifts to Ministerial Relief and Assistance. You can reach me directly at jrichardson@pensionfund.org.

I give thanks for each of you.

INTRODUCING

Learn to Live

Feeling stressed, sleepless, anxious or discouraged? *We’re here to help.*

You’re not alone

One in 2 people will experience a mental health issue during their lifetime—and we want to be a resource for you during those difficult times.



Pension Fund has invested in your mental and emotional well-being by offering online support from Learn to Live at no cost to you.

How we can help

Based on over 10 years of clinical studies, Learn to Live offers online programs and clinical assessments based on the proven principles of Cognitive Behavioral Therapy.



Our programs for Stress, Anxiety & Worry, Depression, Social Anxiety, Insomnia, and Substance Use offer effective tools to help you understand how your mind works and change your behavior patterns—to help you live your best life.

Learn to Live benefits:

- ✓ Immediate 24/7 access to self-paced programs
- ✓ Ability to start, stop and save your progress
- ✓ No cost to you (or those in your household over the age of 13)
- ✓ As effective as in-person therapy
- ✓ Coaching available (phone, email, text)



Private & Confidential

Member information is completely confidential, HIPAA compliant and will never be shared with Pension Fund.

Visit pensionfund.org/learntolive to learn more and get started today.



IT UPDATE

Technology Enhancements



by Chad Robinson Senior VP of Information Technology crobinson@pensionfund.org

The Information Technology team has developed new functionalities based on feedback from member and employer surveys. Below are some highlights for 2021.

Online Contributions: Members can now make one-time debit contributions or set up recurring debit contributions to their eligible accounts directly through the Member Portal, which reduces the deposit post times.

Required Minimum Distribution (RMD): Members soon will have visibility into their RMD for the year for all applicable accounts and will be able to make elections regarding those distributions directly through the Member Portal. This enhanced visibility will help members plan their distributions for the year and assist in meeting IRS requirements.

Employer Portal: The online Employer Portal is designed for organizations with at least 10 employees. Enhancements to our existing Employer Portal will make the portal easier to use and provide the functions that our employers require, including:

- a document repository that allows employers to securely upload files such as payroll allocation files for member contributions;
- a holistic view of enrolled employees and the ability for employers to add or change demographic data and start and end dates;

and

- the ability to submit a support ticket for help with new employee enrollments, member contributions and general support.

Improved Security: The Member and Employer Portals now use machine learning threat intelligence to provide a multilayered analysis of the user's device, allowing Pension Fund to better distinguish between trusted customer behavior and potential fraud. Flagging suspicious behavior in near real time allows us to make well-informed trust and identity decisions.

Online Enrollment: This new function allows existing and new members to enroll securely in products online, reduces paper and increases efficiency.

Member Self-Service: This upgrade allows members to change their names, addresses, phone numbers, email addresses and bank information directly within the Member Portal.

Has your portal access been deactivated? No worries — this is part of our process to keep you secure. Please contact the Member Relations team at 866.495.7322 to reactivate your account and take advantage of our new online functions.





“We’re able to engage in our work and ministry without even thinking or being concerned about our pension because we know our Pension Fund is strong.”



MEMBER SPOTLIGHT

Rev. Dr. Julia Brown Karimu

President, Division of Overseas Ministries (DOM)
Co-Executive, Global Ministries

After 44 years of ministry, Rev. Dr. Julia Brown Karimu reflects on her call, her career highlights and her upcoming retirement.

ALTHOUGH SHE HAS ALWAYS BEEN ACTIVE in ministry, Rev. Dr. Julia Brown Karimu never intended to become a minister.

“Some people say they are called,” said Julia.

“I considered my experience God’s claim upon my life because I didn’t have the possibility to say yes or no.”

When she started ministry in the late 1970s and early 1980s, Julia thought being a “triple threat” — Black, female and ordained — might dampen her dating prospects. However, God provided when she answered her call.

“I thought ordination would prevent me from doing some of those things I wanted to do in life because at that time, African-American males weren’t really attracted to women clergy,” said Julia. “But it wasn’t until I said yes to ordination that those other, personal desires for my future became a reality.”

Heeding the Call

Julia started her career in July 1977 in the Church and Society Department of Homeland Ministry. There, she worked for eight years directing the volunteer services program and working alongside notable figures in the life of the Christian Church. She received her ministry

degree from Christian Theological Seminary in 1986 but was not ordained until November 1990 at Geist Christian Church.

“I spent time wrestling with ‘why,’” said Julia. “After I received my (Master of Divinity), I gave it to God and said, ‘OK, I did it. Here it is; now you can leave me alone.’ But that didn’t happen. What happened was that in my ministry, I had the opportunity to be engaged with people throughout the world.”

In 1985, Julia moved on to become an executive of mission personnel for the Division of Overseas Ministries, where she became president in 2011. There, she saw the firsthand impact that churches working together could have on the global humanitarian issues, such as during the kidnapping of Bishop Medardo Gomez by a San Salvador death squad in the 1980s.

“The global community and church helped intervene to get him released,” said Julia. **“I was just so amazed by his faith and how he put his life at risk for the sake of the Gospel.”**

Another moment of inspiration came from meeting DOM Hélder Câmara, a Brazilian Catholic archbishop who lived humbly and committed his life to serving the poor and marginalized people of Brazil.

“
My experience has
enhanced who I am in my
understanding of
the world.”



“As I traveled all around the world, I saw Christians putting their lives at risk,” said Julia, **“and because of my experience, I decided I could say yes to ordination.”**

Connecting Globally

Throughout her experiences consulting with the Latin American office, undertaking mission projects and attending a delegation to Cuba, Julia continued to expand her worldview.

“My history of working in the civil rights movement helped me understand how my liberation was connected with the liberation of all God’s people,” said Julia.

Her background also spurred her to take a special interest in issues such as South Africa’s anti-apartheid movement. This movement supported South Africa’s non-White population, which apartheid policies persecuted.

“I realized that although we come from different cultures, there are some essential things we have in common ... such as the desire for our kids to have the basic necessities and opportunities for the future,” said Julia. “As my worldview expanded, I became more and more committed to working with the global church.”

At first, Julia said she was “timid” about engaging in global missions — considering their somewhat tarnished history throughout the centuries.

“It wasn’t until I was able to really understand the Christian Church (Disciples of Christ) theology of mission ... the ways in which we accompany our partners through mutual support and exchanges, the advocacy work we engage with and on behalf of partners, that I could commit to being a part of the Division of Overseas Ministries,” said Julia.

Making an Impact

What’s her advice to new ministers? It’s to be “your authentic self,” get up after being knocked down and make true connections with others.

“People know when you really have empathy and love for them,” said Julia. **“They know the difference between being there as a representative of the church versus [being] someone who demonstrates real love.”**

Julia contended that it remains a challenge for women of color — especially Black women — to secure ministerial positions that offer a fair living wage or salary. “Many of the positions that women have within the church are still positions that wouldn’t be accepted by men of the same quality and intellect.”

Nearing retirement (at the end of 2021) and seeing the benefits of her own savings, Julia encouraged younger clergy to take advantage of the opportunity to become Pension Fund members.

“Take advantage of different programs, especially the IRA and Benefit Accumulation Account,” recommended Julia. “If I could go back and have a conversation with my younger self, it would be, ‘Invest in Pension Fund and make sure you take advantage of those opportunities.’ It doesn’t have to be much money, but the earlier on you invest, the better off you’ll be in retirement.”

Saving for the Future

Over four decades in ministry, Julia has earned enough pension credits to continue living at the same standard of living, even in retirement. Combined with Social Security, Julia is excited to have a “very solid” financial situation as she nears retirement.

“Pension Fund is a source of security for staff,” said Julia. “We are able to engage in our work and ministry without even thinking or being concerned about our pension because we know our Pension Fund is strong.”

Reflecting on the Past

She remembered a mission co-worker from the Philippines, who served as a south-to-south

co-worker who did not have funds for adequate living arrangements. At that point, Pension Fund stepped in to assist through its Ministerial Relief Fund.

“The help we received for him changed his life,” said Julia. “It enabled him to find living accommodations and moved him to a different level.”

As she reflected on her career, Julia gave thanks for how the experience has impacted her life — and Pension Fund for providing her security at the end of her career.

“I really have enjoyed my 44 years of ministry with the Disciples,” said Julia. “My experience has enhanced who I am in my understanding of the world.”

“I am thankful that years ago, leaders came together and established a pension plan. I think it’s a major gift to the church. I understand why people love the Pension Fund because we count on it to have the funds we need in retirement. I give thanks to Pension Fund for making our lives in retirement as comfortable as they are.”

Rev. Karimu will officially retire from ministry on Dec. 31, 2021.



EMPLOYER SPOTLIGHT

Central Christian College of the Bible (Moberly, Mo.)

Q&A with Dr. David Fincher, President

Pension Fund employers who offer retirement services for their staff recently welcomed Central Christian College of the Bible (CCCB, located in Randolph County, north-central Missouri) into their ranks. The Restoration Movement-affiliated college aims to provide an “affordable education” for rising church leaders via cost savings and a generous scholarship program.



Can you tell us a little bit about your background and history?

I've been attending Christian church activities since I was a child through vacation Bible school, church camps and youth groups. I'm from Missouri and came here [to CCCB] in 1989 as a student ... I was able to represent the school as a singer and preacher. That gave me a grander understanding of the Christian Church beyond the area I grew up in. I learned more about the Independent Christian Churches as well as the historic relationship with non-instrumental and Disciples of Christ churches.

After graduating, I went to Lincoln Christian Seminary and preached in western Illinois. While I was there, I got an M.A. in New Testament and was asked to come back to CCCB as a professor. Back then, the school had fewer than 100 students and very few faculty members ... While finishing my doctorate, I became the academic dean in fall of 2001. I did that job for 12 years, and in that time, we had between 120 and 525 students [annually]. I had to hire people, assign responsibilities, and be creative. Students came from all over the country, from many different denominational backgrounds and places within the Restoration Movement. In 2014, I was named president. I'm now starting my 8th year in that role.

How did you become involved with employee benefits?

Several of our employees were near or past retirement age. Employee management has been a huge part of what I've done since 2001 with ministers and those with ministerial backgrounds.

As a young preacher, I was advised to opt out of Social Security back in the early 1990s. Then they said, “Now you have to take care of yourself and have a plan.” Disability and life insurance was pretty easy to address. However, I was discouraged about investing in a stock market that was always crashing (as in 2001, 2008). Every time I put some money in and it went down, I would wonder, “Why did I do that?” Then you don't even want to try again.

I've seen people who couldn't retire because they weren't prepared and people who wanted to retire but wondered how it would turn out. So investing with Pension Fund became a front-burner issue for me. Being face to face with employees taught me to be concerned about finances in retirement. And if we were going to be an organization with satisfied and successful employees, we would need a solution.

When did you decide Pension Fund was the right fit for your employees?

I saw an article in an Indianapolis newspaper about Todd Adams when he became president — a big highlight of the history and future of Pension Fund — and wanted to read and research a little bit more.

I think what really struck me was the longevity of Pension Fund. The genesis of [Pension Fund] was benevolence and compassion for ministry, and I could obviously identify with that. I've had employees in the same situation who have worked their entire lives and can't retire and don't know what to do (and some who have taken care of themselves really well and almost feel guilty about being able to retire so well while others are working). So, that story really appealed to me.

The second part that spoke to me was the emphasis that Pension Fund was created long before our movement split and wanted to work across all of the branches of our movement. There are not many institutions within our movement that I can see doing that. The goal is to not remain trifurcated but to demonstrate the unity our movement started — at least in this one area — [by] providing a better service than any of us could build by ourselves.

I grew up in a county with four Independent Christian churches, five non-instrumental Churches of Christ and two Disciples of Christ churches, and I wondered what the difference was from childhood. I had no idea that an organization like this one existed to serve all of these. I thought it was wise for the Pension Fund to serve Independent Christian churches [and employers] with a secure pension plan. It makes sense for us to all use this wisely rather than looking at it as a “different” group.

After realizing those things, I looked at the products. The most attractive seemed to be the Tax-Deferred Retirement Account (TDRA) because of the pre-tax nature, inheritability and eligibility to contribute as long as you're working. IRAs were also available for those disciplined enough to contribute. We reevaluated our options and decided to move forward with Pension Fund.

Having a variety of employees leads to a variety of needs. Pension Fund has the ability to support a variety of needs. You have death and disability benefits, the BAA and a traditional pension, all of which our former partner did not have. I wanted one company that had it all—instead of piecing solutions together or having our employees figure it out on their own.

Why is it important for your employees to feel financially secure at retirement?

I had lunch with a graduate of CCCB and minister of a Disciples church. I said, "When are you going

to retire?" He replied, "I'm already retired. I have a really good retirement through Pension Fund. It's great. Now I have the freedom to go to a church like this and do what I want to do." He's in his late sixties, energetic and happy to be ministering in that town. If two years from now he and his wife decide it isn't fun anymore, or if another church needs him but can't pay a desirable salary or if he wants to volunteer instead — he could do any of those things. He is able to make that choice because he used the system over many years. Now he's happy and free to do whatever he decides God wants him to do.

I don't want to be in the situation where I can't do something for the Lord because I'm concerned about financial needs. I want retirement-age employees to not have to worry as much about income. I think it would be great in our movement to have "semi-retired" and seasoned ministers who can pour into churches that might otherwise be unable to afford them and serve joyfully.

I'd rather people be ministry-driven rather than money-driven at the end of their career. You want to be able to do what you want and what God brings you instead of not being free to follow the call.

What has your relationship with Pension Fund been like so far?

My understanding from our HR and CFO is that the amount of communication has been far greater than our previous partners. Your system is strong with supporting materials, web support and customer support, and you folks have gone above and beyond to be helpful. We started a 1% match this year to encourage our employees to use the program, and I think that will be helpful.

For me, in the event that I pass away, I want my wife to be able to pick up the phone and know she would be in good hands. I have no doubt in my mind that if my wife calls Pension Fund, [the staff] would

graciously and compassionately walk her through her options. I always felt good about this being the kind of organization that could support a surviving spouse or family member without risks or concerns.

Did you know about Pension Fund's new "Your Money Line" resource?

Finances are definitely the first thing new graduates should be made aware of when graduating. It's one thing to get a sufficient salary and not be taught how to manage it. (It's another thing to not be paid a sufficient salary. Management advice alone won't fix that.) I think online instruction like yours is particularly helpful for those a few years into their careers, who have made some monetary mistakes in the past. It would also be great to use with a mentor from within the church. It's certainly a great tool for someone who has seen the financial road before them and needs advice moving forward.



I'd rather people be ministry-driven than money-driven at the end of their career.



In Memoriam

Following are member deaths that were reported to Pension Fund between January 1 and June 30, 2021.

Michael D. Adam
Pittsburgh, PA

Ernest P. Barnes
Wilson, NC

Charles H. Bayer Jr.
Claremont, CA

Freddie R. Bean
Jackson, TN

Heath M. Becker
Brush, CO

Eleanor Haven Beiswenger
Portland, ME

R. Steven Belding
Indianapolis, IN

Ann B. Bennett
Greenville, NC

Sylvia G. Bertwell
Edmond, OK

Marlene Black
Wellington, OH

Robert M. Bock
Canyon Country, CA

Charles M. Van Bockern
Redding, CA

Anna Bogan
Fullerton, CA

Sherry A. Bouchard
Crowley, TX

Samuel Walker Bourne
Charlotte, NC

Kelly Stewart Brandenburg
Winchester, KY

Lois Y. Brandenfels
Eugene, OR

Glenda Ford Bridges
Knoxville, TN

Janie P. Briley
Morehead City, NC

Julia Brogdon
Cleveland Heights, OH

Garald Brown
Bartlesville, OK

Roy W. Browning Jr.
Topeka, KS

John Brownlee
Memphis, TN

Carl Thomas
Urbandale, IA

Ann Wallace Horton Burns
Lexington, KY

N. Scott Callahan
Lilburn, GA

Tommy J. Carney
Blytheville, AR

Mary Belle Carter
Redlands, CA

Evelyn W. Cartmill
Versailles, KY

Mary Beth Cascio
Lakewood, OH

Richardine B. Chadwell
Birmingham, AL



Betty Jean Chkoreff
Atlanta, GA

Ramona Clifton
New Albany, IN

Janice Lee Collins
Salt Lake City, UT

Rose Marie Conyers
Covington, GA

Joyce R. Cook
Frederick, MD

Lynn D. Cooper
Pullman, WA

Paul A. Crow Jr.
Indianapolis, IN

Betty G. Cunningham
Tipton, IN

Gerald Cunningham
Carmel, IN

Janice Allen A. Cuzner
San Diego, CA

James E. Daughtry
Greenville, SC

Doreatha Davis
Jacksonville, FL

Oscar B. Davis Jr
Owasso, OK

Donald J. DeBaets
Washington, DC

Luis F. Del Pilar
Ciales, PR

James A. Delaney III
Hickman, KY

Eugenia L. Denzer
Kansas City, MO

Errol J. Dietrich
Canfield, OH

Marjorie M. Doriani-Griffin
Minneapolis, MN

Edwadean Draper
Nowata, OK

Richard Nile Duckworth
Enid, OK

Emma Jean Dunn
Lone Jack, MO

Saralene S. Earsom
Bolivar, MO

Joyce Putnam Eblen
Myrtle Beach, SC

Eric Y. Elder
Castle Pines, CO

Carole Elizabeth
Vancouver, WA

Wilma Lee Esteb
Independence, MO

George H. Faulk Jr.
Oklahoma City, OK

Martha Jean Fawbush
Round Rock, TX

Janet Lynn Fiebig
Kansas City, MO

Maria E. Fillies
Lima, Peru

Virginia Marie Fisher
Saint Joseph, MO

Loren Raymond Fisher
Medford, OR

Ronald B. Flowers
Fort Worth, TX

John R. Foulkes Jr.
Tacoma, WA

Dixie S. French
Loveland, OH

Earshel Futrell
Olathe, KS

Karey E. L. Gee
Jacksonville, FL

Roger D. Gifford
Bargersville, IN

Javette Goodman
East Orange, NJ

Monte L. Gravenstein
Independence, MO

Linda K. Griffin
Des Moines, IA

William Morris Guthrie
Bowling Green, KY

Emogene B. Ham
Winchester, KY

Carl W. Ham
Winchester, KY

Donald Jack Hamilton
Madison Heights, VA

Shirley A. Harrison
Bartlett, TN

Allene R. Hays
Benbrook, TX

Jane Lynn Riedl Hefley
Pauls Valley, OK

Robert James Hempfling
Boise, ID

James LeRoy Hershiser
Eugene, OR

Ralph William Hill
Albion, IA

Arthur E. Hill
Chagrin Falls, OH

George C. Hoffmann
Lancaster, OH

Bruce K. Hon
Monterey Park, CA

Mary E. Hudler
Canyon Lake, TX

Gloria Hutchings
St Louis, MO

Savita Jaggi
Durham, NC

Leah Rebekah Johns
Oklahoma City, OK

Robert George Johnson
Lakeland, FL

Mary E. Johnson
Owensboro, KY

Edward W. Jones
Henderson, NV

Dale A. Jorgenson PhD
Hampton, IL

Alice Joy Kaler
Indianapolis, IN

Curtis L. Keith Jr.
Fredericksburg, TX

Mary Ruth Kennedy
Mansfield, TX

Jerald L. Kirkpatrick
Waco, TX

Barbara S. Klein
Saint Louis, MO

William W. S. Knight Jr.
Portland, IN

Philip Eugene Kouns
Stockbridge, GA

Lawrence R. Krueger
Carlsbad, NM

Raymond E. Landreth
Lagrange, GA

Lucille Persyn Lane
San Antonio, TX

Donna Jean Larson
Hudson, FL

Donna K. Lawson
Jacksonville, IL

Lillian C. Ledbetter
Lawrenceville, GA

Olga De Leonardis
Union City, CA

Lillian Lewis
Fresno, CA

Florence L. Littell
Dodson, NC

Mary A. Logsdon
Star, ID

Robert W. Low
Decatur, IL

Wanda June Lozier
Columbus, OH

June S. MacDonald
Tallahassee, FL

Joan M. Mack
Owensboro, KY

Ruth McGinley Marler
Bandera, TX



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Thomas R. McCormick <i>Sun City, AZ</i>	Amanda P. Parker <i>Bakersfield, CA</i>	Virginia Ruth Six <i>Washington, PA</i>	Ted Allen Uhlig <i>Hydro, OK</i>
Jane Swartz McDonald <i>Fort Worth, TX</i>	Sharon B. Payton <i>Mount Gilead, OH</i>	Hylida Young Smith <i>Johnson City, TN</i>	Tadeo R. Vasquez <i>Corpus Christi, TX</i>
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Faye M. McReynolds <i>Kansas City, KS</i>	Bobby Pittman <i>Midway, KY</i>	Richard L. Spellman <i>Palm Bay, FL</i>	Reginald T Webb <i>Edenton, NC</i>
Saul Zambrano Medina <i>Autlan, JA</i>	Don A. Pittman <i>Broken Arrow, OK</i>	V. Joanne Spiller <i>Frederick, MD</i>	Stanford Lynn West <i>Lexington, KY</i>
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Remembering the Gifts

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

We gratefully acknowledge contributions made between January 1 and June 30, 2021, 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 & Assistance

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).



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J. Keppel and Gail Derivan	Brett and Elena Gobeyn	Katie Hurst	Robert and Shirley Magee	Robert and Mary Ann Owens	Terry Rothermich	Lynda Stone	Sydney Wirsdorfer
Katherine Deupree	John and Jana Goebel	John and Shirley Ihle	Richard Mahoney	Nancy Pacha	Edward and Amy Roupe	David and Suzanne Stone	Rodney and Laura Witte
Christopher and Merita Diebel	Network for Good	Lauralee Ihler	Elizabeth Marshall	Connie Palmer	William Ryan	Jack Sullivan Jr.	Morris and Winifred Wood
James and Barbara Dorsey	Darlene and Dr. Howard Goodrich	Mark and Donna Irons	Ellis and Gloria Martin	Lester Palmer	Nancy and LaRay Salsberry	Jacquelyn Meece and Leslie James Summers	Jose Yharte
Jan and Kent Dorsey	Douglas Earl and Marcy Goodwin	Charles and Glenna Johnson	Jerry and Donna Martin	Garland Pannell	Cheryl and Gary Sanders	Robert and Martha Sweeten	Sam and Judith Young
Barbara Duch	George and Suzanne Gordon	Darrell Johnson	Mary Lou Martin	Mary Anne and Rodney Parrott	Dwain and Val Sandlin	Karen Sweitzer	Fred Zacharias
W. Joel and Karon Duffield	Robert Painter and Beverly Gottlieb	Donald Johnson and Jeanne Davis-Johnson	Sara and Ryan Martin	Gabriel Lopez-Patino	Donna Jean Sargent	Donald and Denise Tatlock	Peggy & Richard Ziglar
Mary Dugan	David Grandgeorge	James and Nancy Johnson	Theda Maxfield	Luz Perez	Donald and Beverly Sarton	Virginia Miller Taylor	Dennis and Karen Zimmerman
Rhaelea Duncan	Margaret Gritton	G. Curtis and Rebecca Jones	Dortha May	Rafael Rivera-Rosa and Dorcas Perez	Guy and Loretta Sawyer	Peggy Thomas	Roger and Sherry Zollars
Wanda Dunlap	Melanie Odom-Groh	Myrna Jones	Kathryn McClellan	David and Eleanor Perkins	Jennifer Anne Schooley	Michelle Thompson	
Roberta Dunn	Lari Ray Grubbs	Phyllis Brooks Jones	Kerry McCullough	Monica Perrine	Lawrence Schreiber	Vicki Thordsen	CHURCHES or ORGANIZATIONS
David Dunning	Anna Grubbs	Matthew and Lisa Keith	William and Julia McDonald	Ralph and N. Carol Peters	William and Sarah Schuermann	Barbara and Gary Thornton	Bethany Christian Church, Houston, TX
Nellie Durham	Elena Guillen	Jamie Kent	Daniel and Karen McEver	Leslie and Deanna Peterson	Tara Schulstad-Sciscoe	Timothy and Ruth Tiffany	Bloomfield Christian Church, Bloomfield, KY
Beverly Duval	William and Delores Gwaltney	Mary & Edward Kicklighter	Jack Wilson McGraw	Carrie Pitman	Gordon Scott	Greg Timmons	Central Christian Church, Hermitage, PA
Gregory Eberhard	Paula Ritchie and Thomas Hackley	Sharon and Michael Kiesel	Hilda McKee	Melissa Plew	Paul and Deborah Seal	Andrea Toonder	Christian Church in Indiana
Ester Edwards	Teresa and Benny Hagan	Jacqueline Jenkins and Robert King	Glenn and Lea McKerrow	Melissa Poe	Matthew T. Shears	Joyce Trickett	Federated Church of West Lafayette, IN
Dolores Edwards	Gale and Marcia Hagee	Edward Kolbe	Patricia and Wayne McMurtrey	Martha Porter	Jefa Sheehan	Vernon and Martha Ummel	First Christian Church, Brownsville, PA
Coletta Eichenberger	John Hagge	Brian and Margaret Krebs	Robert Shaw and Susan McNeely	Tommy and Kathleen Potter	Jean Sheffield	Juan and Eloisa Figueroa Umpierre	First Christian Church, Donna, TX
Jean Elmore	Andrea and Jonathan Hall	Rebecca Krueger	Richard McVicar	Richard and Jayna Powell	Gerald and Candace Shepard	Lisette Marina Valladares-Vanegas	First Christian Church, Idaho Falls, ID
Edward McCurley and Jane Ewalt	Robert Halstead	James Kubecki	David Meeker	Betty Prather	S. Thomas and Caroline Shifflet	Harriet Vanlew	First Christian Church, Texas City, TX
Philip Ewoldsen	Henry and Joann Hanna	Larry and Sharon Kuntz	Radhika Mereddy	Barbara Pratt	Beulah Shirley	David and Aida Margarita Vargas	Hope Church, Bound Brook, NJ
Sandra and AW Farnsworth	Bonita Hardy	Nancy Koppersmith	Dagmar Merrick	Lyle and Hiroko Predmore	Patricia Shoemaker	Joyce Veatch	North Christian Church, Fort Wayne, IN
Cleista Farriester	David Harker	Joe and Barbara Lacy	Glenn and Janet Mers	Gary and Linda Prichard	Betty Shoemaker	Juanita Vegiard	North Eaton Christian Church, Grafton, OH
Sharon Fields	Bonnie Harmon	Betty Lamb	Donald and Frances Mertz	Margaret Pride	William and Mary Shoop	Charles and Jane Watkins	Ridglea Christian Church, Fort Worth, TX
Faye Filby	Deborah Harris	Raymond Lambert	James Messer	Joe and Elaine Pumphrey	G. David and Dale Shreeves	Keith Watkins	
Ronald Curtis Greene and Ruth Ann Fletcher	John and Judith Hart	Phyllis and Robert Lane	Arthur and Billie Jean Meyer	Donna Pursley	Dale Shreeves	Ida Watkins	
Martin and Paula Foster	William and Patricia Hartford	Paul and Patricia Lantis	Numa Miller	Timothy Ramsdell	William Sikes		
John and Marilyn Foulkes	Chandra Haskett	Jennifer Anne Steele-Lantis and Stephen Lantis	Muna Nieves-Cruz and Isarel Mojica	George and Willa Randall	G. Hood and Doris Simon		
Kirk and Joan Fowler	Susan Hay	Richard and Nancy Laslo	Ellen and Thomas Monroe	Barbara and Daniel Regan	Kyle Simpson		
Elizabeth and Edward Frazier	Carol Hayes	Linda Lauman	Robert Edwin Mooty	M. Ann Richards	Sarah and Victor Singer		
Arthur Freund	Julie Heil	Marvin and Mary Kathryn Layman	Don Morris	Carol Richardson	Douglas and Mary Skinner		
Emily Frische	Eleanor Heinzman	Donn Leach	J. Terence Morrison	Donald Richardson	Suzanne Skooglund		
Kristen Fronek				Janet Richardson	Aaron Smith		
Leslie and Margery Galbraith				John and Jeannie Richardson	Emmet and Judith Smith		



13th Check

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



INDIVIDUALS

Amos and Marilyn Acree	Margaret Fines	Dennis and Lana Hartman Landon
Todd Adams	Phyllis Fischer	Don and Alice Jane Lanier
Anna Alexander	F. Clark and Mattie Ford	Arlene and Jackie Lasey
John and Marsha Von Almen	Kirk and Joan Fowler	Richard Mahoney
Ledora Anne and Donald Arterburn	Elaine Fulp	Jeannine Meece and John May
Cynthia Ashlock	Alexis Gammon	John and Arlene McCoy
Davis and Ruby Babcock	Robert and Melinda Gleason	Thomas McCracken
Donald De Baets	Jerry Griffin	Thomas McElroy
Lawrence and Jennifer Bass	Marcia and Gale Hagee	Ruth McElveen
Karmyn Bedgood	Frieda Hall	Dennis McKee
William and Lucille Booth	Donald and Nancy Hammond	Brandon McLarty
Stephanie Boughton	Beulah Hartenberger	Robert Shaw and Susan McNeely
Carl and Nelda Bowles	Suellen Hartley	Glenn and Janet Mers
James and Elizabeth Bragg	Marilyn and John Holloway	Peter Method
Don Brewer	David and Lola Van Horn	Wayne and Carol Meyer
Robert Brewer	Frank Hoss	David and Ruth Ann Mindel
Geoffrey Brewster	Joan Houston	Robert and Mollie Mitchell
Roy and Gerry Browning	Lloyd Howard	John and Judith Moore
Maureece Butler	Dorothy Hughes	Brian Morse
Betty Brewer-Calvert	Mildred Hughes	Donald and Carol Moseley
Michael Carlson and Margaret Gonzales-Carlson	John and Toni Imbler	Edith Newby
Susan and David Cartwright	Christina Irvin	Kenneth Newton
Sharon Coleman	William and Mary Jacobs	James Allen and Jean Nichols
Shirley Compton	Sharon Jarman	Margaret Owens
Victor and Rhonda Coriano	Richard and Rene Jensen	Linda Parker
Verla Jean Covey	Barry and Elizabeth Johnson	H. Spier and Laura Jean Parks
Clifford Cox	Barry Johnson	Ralph and N. Carol Peters
John and Jean Dale	Charles and Glenna Johnson	Darrell and Sharon Pierce
Marjorie D’Antonio	Darrell and Janet Johnson	G. Philip and Loris Points
Roger Davidson	Donald Johnson and Jeanne Davis-Johnson	Nicole Porter
Gilbert Davis	Donald and V Kathleen Jones	Vesta Porter
Betty Debs	Fred Jones	Lyle and Hiroko Predmore
Ronald and Deniese Degges	Sandra Kelsey	Ellen Nolte and Donald Racheter
Julie Funk Donovan	Judith Kendall	Kerry Reed
Nancy and Albert Eichorn	Jamie Kent	Evelyn Reid
Robert and Harriette Elliott	Mary Caudle-Kidd	Sara Reiter
Ellen and James Evans	Edward Kolbe	Hazel Riggs
Ted and Barbara Faulconer	Larry and Sharon Kuntz	Chad Robinson
	Eileen Kunz	
	Joyce Lake	

Tashana Robinson
Eliseo and Elizabeth Rodriguez
Juan and Sonia Rodriguez
Anne Sanders
V. Gayle Sarber
Matthew T. Shears
S. Thomas and Caroline Shifflet
Patricia Shoemaker
G. Hood and Doris Simon
Douglas and Mary Skinner
Aaron Smith
Lonnie and Vicki Southern
Perry and Doris Spencer
James and Caroline Steele
John and Dawn Kizzia Stemple
David and Martha Stewart
Peggy and Earl Stott
Robert and Martha Sweeten
Wilma Jean Tade
Joe Urban
Ruth and Charles Wallace
Ralph and Terri Wearstler
Charles and Debra Webb
Cynthia Webber
Daniel and Nel Webster
Robert and Lois Weitzel
Argelia Colon Whitacre
Michael and Vickie Whitworth
John and Marsha Wolfersberger
Fred Zacharias

CHURCHES or ORGANIZATIONS

First Christian Church, Louisburg, KS
North Christian Church, Fort Wayne, IN

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.



INDIVIDUALS

Todd Adams	Jerry and Anna Galbreath	Paul and Patricia Lantis
Ledora Anne and Donald Arterburn	Barbara Gibbs	Lester Palmer
Karmyn Bedgood	John Goodrich	Joe and Elaine Pumphrey
Lorna Clark	Rex and Carol Horne	Robert and Martha Sweeten
Kenneth Coy	Susan Husselbee	Barbara and Gary Thornton
Betty Debs	Donald Johnson and Jeanne Davis-Johnson	Keith Watkins
		Roger and Sherry Zollars

Endowment

Earnings from the Endowment Fund 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 Adams	Geoffrey Brewster	Prairie Gas Company of Oklahoma, LLC.	John Trefzger
David Baker and Priscilla Adamson Baker	Sarah Renfro and Kyle Brown	Jack Matthew	Keith Watkins
Claire and Charlotte Berry	Diamond S Energy Company	Estate of Donald & Mary Mitchell	Charles and Jane Watkins
	Bobby Wayne Cook	Esteban Gonzalez-Doble and Annette Gonzalez	Norman Williams and Linda Hernandez Williams
		Lester Palmer	

Excellence in Ministry

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



INDIVIDUALS

Todd Adams	Morris and Sandrya Finch	William W. and Carol Ann Knight	Matthew and Cayla Rosine
Sage Appleby	Dawn Fleming	Colton Lott	Terry Rothermich
Ledora Anne and Donald Arterburn	Emily Frische	Thomas McCracken	Charles Schmidt
David Baker and Priscilla Adamson Baker	Alexis Gammon	Thomas McElroy	Matthew T. Shears
Geoffrey Brewster	A. Stephen Ginn	Ruth McElveen	Jefa Sheehan
Eugene and Elizabeth Brice	Arthur Greenlee	Ralph and Ann Messick	Glen and Joyce Stewart
Sarah Renfro and Kyle Brown	Jonathan and Andrea Hall	Meagan and Danny Miller	Don and Leanne Stump
Steven Hellner-Burris	Annette Harden	John Scott Miller	Patricia Trader
Raquel Collazo	David and Lola Van Horn	Gregory and Denise Nichols	Terry VanHeyningen
Robert Cossell	John Huegel	Lester Palmer	Jordan Whitt
	Donald Johnson and Jeanne Davis-Johnson	Vesta Porter	Rodney and Laura Witte
	Marcia Kibler	Julie Richardson	Peggy & Richard Ziglar
			Dennis and Karen Zimmerman

Heartbeats of Faith

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

INDIVIDUALS

Nancy Saenz
Andrea Toonder



PRODUCT OVERVIEW

EMPLOYER-SPONSORED RETIREMENT PLAN OPTIONS		
Program	Advantages	Good for Someone Who:
<div>Pension Plan</div> <div>DEFINED BENEFIT PLAN</div>	<ul style="list-style-type: none">• Provides a guaranteed monthly payment for life for you and your spouse/qualified domestic partner• Provides death benefits for your spouse/qualified domestic partner and minor children or dependent parent• Provides disability benefits should you become unable to work• Contributions are normally made pre-tax through your employer• Employer and/or employee may make contributions. Employee contributions made pre-tax reduce taxable income• Allows clergy to take housing allowance in retirement• Ministers may participate during periods of self-employment if performing in the exercise of ministry• Eligible for Special Apportionments to grow your account, even in retirement	<ul style="list-style-type: none">• Wants security of income-for-life (won't outlive money)• Wants peace of mind for a spouse/qualified domestic partner/family with death and disability coverage
<div>Tax-Deferred Retirement Account-403(b) (TDRA)</div> <div>DEFINED CONTRIBUTION PLAN</div>	<ul style="list-style-type: none">• Contributions are normally made pre-tax through your employer, reducing taxable income• Employer and/or employee may make contributions• Allows rollover/transfer from another account• Funds can be grown tax-free until distribution• Is an estate planning tool - choose your beneficiary• Allows clergy to take housing allowance in retirement• Ministers may participate during periods of self-employment if performing in the exercise of ministry• Offers a guaranteed base rate and is eligible for additional earnings through Good Experience Credits	<ul style="list-style-type: none">• Wants to lower taxable income while working• Wants to build wealth that can be left to the next generation• Wants to supplement their Pension Plan with additional retirement savings
<div>457(b) Plan</div> <div>DEFERRED COMPENSATION PLAN</div> <div><small>* Eligible employers include: colleges, universities, seminaries, benevolent care centers, and non-steeple.</small></div>	<ul style="list-style-type: none">• Contributions are normally made pre-tax through your employer payroll, reducing taxable income• Employer and/or employee may make contributions• Employees can defer the lesser of IRS contribution limits, or up to 100% of their includible compensation• Has a separate set of contribution limits not subject to Pension Plan or TDRA contribution limits• Not subject to IRS non-discrimination testing for employers• No minimum age requirement for penalty-free withdrawals• Accepts transfers from qualified plans• Is an estate planning tool - choose your beneficiary• Offers a guaranteed base rate and is eligible for additional earnings through Good Experience Credits	<ul style="list-style-type: none">• Is already maxing out contributions to TDRA and/or Pension Plan and wants to save more for retirement• Is a high income earner who wants to further decrease their tax liability through an additional investment product• Is an employer wanting to offer benefits to a select group of employees

INDIVIDUAL PLAN OPTIONS		
Program	Advantages	Good for Someone Who:
<div>IRA: Traditional & Roth</div> <div>INDIVIDUAL RETIREMENT ACCOUNT</div>	<ul style="list-style-type: none">• An individual retirement product; you don't have to enroll through an employer• If you change jobs, your money stays with you and you can keep your account with us• Make contributions on your own schedule• Allows rollover/transfer from another account• Is an estate planning tool - choose your beneficiary• Traditional IRA contributions may be tax-deductible• Roth IRA contributions are after-tax and grow tax-free, and can be accessed at any time• Spouses are eligible for their own accounts• Offers a guaranteed base interest rate and is eligible for additional earnings through Good Experience Credits	<ul style="list-style-type: none">• Is looking for flexibility, based on income, to save more for retirement• Wants to choose how to receive funds in retirement• Has available funds they want to rollover/transfer into an IRA
<div>Benefit Accumulation Account</div> <div>HIGH-YIELD AFTER-TAX SAVINGS ACCOUNT</div>	<ul style="list-style-type: none">• Provides the opportunity to save for emergency expenses or life events such as home purchase, vacation, or new car fund• No age or contribution limits• Accessible when you need it. Funds may be withdrawn twice a month without a withdrawal fee• Spouses are eligible for their own accounts• Offers a guaranteed base interest rate and is eligible for additional earnings through Good Experience Credits	<ul style="list-style-type: none">• Is looking for a competitive base rate to build their emergency savings• Would like to withdraw funds at any time without penalty

Watch your account value grow even after you retire!

Each year when plan reserves exist above what is required for current and future benefits, Pension Fund’s Board of Directors may declare additional earnings in the form of Special Apportionments for the Pension Plan or Good Experience Credits for our TDRA, 457(b), IRAs and Benefit Accumulation Account. **This means 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. See www.irs.gov for current year regulations and contribution limits.



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Important Dates

September 6

Labor Day office closure

September 14 – 16

Spire Conference

October 10 – 16

Week of Ministry

November 12 – 14

PF Board Meeting

November 18 – 21

ICOM

November 25 – 26

Thanksgiving office closure

December 24 / 27

Christmas office closure



INTRODUCING

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