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SPRING 2022

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FUTURE
KNOWN &
UNKNOWN**

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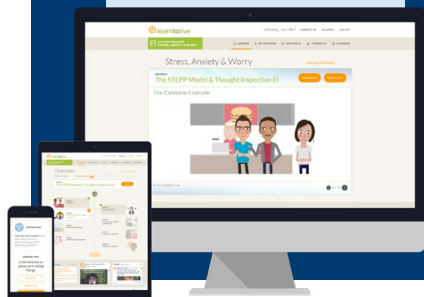


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PRESIDENT'S MESSAGE

Leaning Into a Future Known and Unknown



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

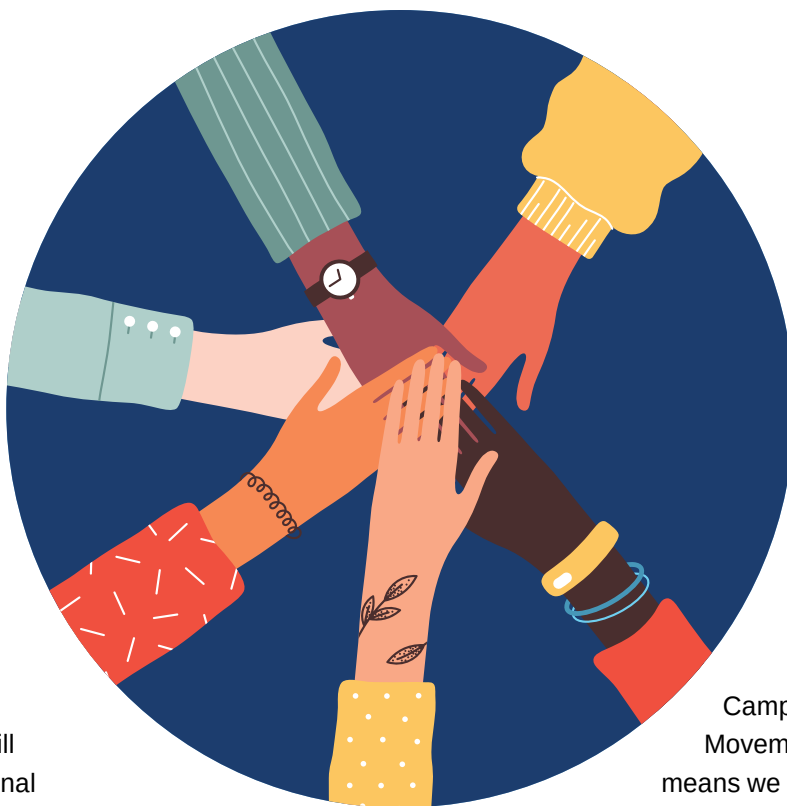
At Pension Fund, we spend a tremendous amount of time working to mitigate risk. And these days, risk comes in many shapes and sizes—COVID-19, cybersecurity, market risk, data transmission and human error, to name a few. We do what we can to anticipate, document and mitigate these risks, including the risks that are known and those that are unknown. As an organization, we are constantly evolving and leaning into the future—a future that is, likewise, sometimes known and sometimes unknown. But what is most important is that we remain *future-leaning*!

BEING A FUTURE-LEANING ORGANIZATION means being aware of the challenges and opportunities around us. It means having an eye toward eliminating waste and mitigating risk. And it requires us to connect to and engage with social change that is happening around us and because of us.

In the summer of 2020, Sharon Coleman, Senior Vice President of Operations, and I had a conversation about the social changes we were witnessing following the murder of George Floyd. An outgrowth from that conversation was the decision to form a Pro-Reconciliation/Anti-Racism Team (PR/AR Team) and contract with the Reverend Sandhya Rani Jha to serve as a consultant and trainer. Over the course of the next 18 months, with Sandhya's careful mentoring and strong guidance, our team planned events to discuss implicit bias, look at

the history of racism in America, understand the generational effects of redlining, and host a learning series on Japanese internment camps and the history of anti-Asian rhetoric that dates to the 1800s in the United States.

This important work has given voice to the vital issues of diversity, equity, belonging and accessibility within the organization and challenged us to be who God needs and calls us to be. It has also had a direct impact on our 2022–2024 Strategic Plan, which now includes diversity, equity, accessibility and belonging as a key strategic initiative. Our PR/AR Team and staff have worked carefully to define these terms and develop table-centric images illustrating how, together, we plan, resource and sit as equal contributors within the organization—each doing our part and bringing who we are to fully develop Team Pension Fund.



In 2022, as we start down this path, we will be engaging an external consulting firm to shape and host listening sessions designed to understand the specific needs of the different racial and ethnic communities we serve so we can better tailor our communications, product promotions and resources. We hope to learn how we can better partner with those who serve in a variety of ways—including bi- or tri-vocational clergy, single persons, immigrant communities and more. While a pension based on 14% dues paid over 40 years of service on a middle-class income creates one road to strong retirement security, leading with this context, in a community where most of the eligible members' income is not church related and cannot be contributed to the Pension Plan, is a miss. To better serve our members, we want our recommendations and offerings to fit the unique contexts in which our members serve.

We know that Pension Fund is not ours; instead, it belongs to our members and the church. As the church is changing, we too need to lean into the future, serving the church that currently exists while connecting to the church that is emerging. Our mission is to serve the full Stone-

Campbell (Restoration) Movement, which means we need to learn

from communities about their needs and cultural expectations around retirement, so we can do just that—serve our communities by helping them to retire in a way that is meaningful and relevant, rather than assuming we know what is best.

Additionally, we are asking hard questions about what this means for us as an employer, a business in central Indiana, and the stewards of the denomination's Ministerial Relief and Assistance programs. At Pension Fund, our mission remains clear—for the support of ministry. We know who we are and what we do well. And now, we are looking forward to listening and learning so we can lean into a future—both known and unknown—and fully serve those whom the church has called.

Thank you for being on this journey with us. I look forward to our growth together.

Blessings,



DEL PRESIDENTE

Inclinándose hacia un futuro conocido y desconocido



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

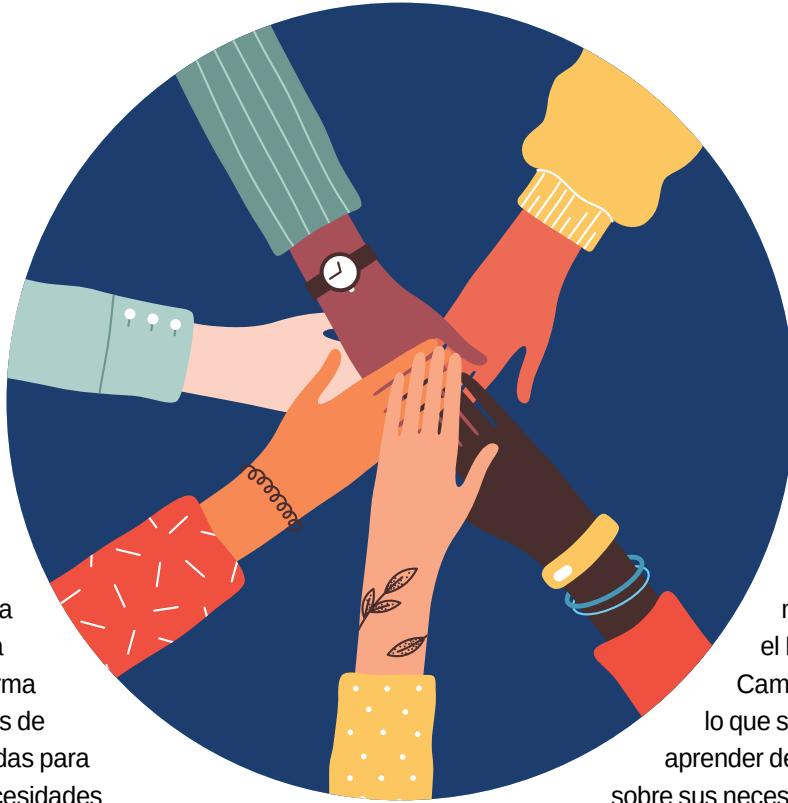
En Pension Fund, le dedicamos una enorme cantidad de tiempo a trabajar para mitigar el riesgo. Y en estos días, el riesgo viene en muchas formas y tamaños: COVID-19, ciberseguridad, riesgo de mercado, transmisión de datos y error humano, por nombrar algunos. Hacemos lo que podemos para anticipar, documentar y mitigar estos riesgos, incluyendo los riesgos que se conocen y los que se desconocen. Como organización, estamos en constante evolución y nos inclinamos hacia el futuro—un futuro que, del mismo modo, a veces es conocido y a veces desconocido. ¡Pero lo más importante es que nos mantenemos inclinados hacia el futuro!

SER UNA ORGANIZACIÓN inclinada hacia el futuro significa ser conscientes de los desafíos y las oportunidades que nos rodean. Significa tener un ojo puesto en eliminar el desperdicio y mitigar el riesgo. Y requiere que nos conectemos y nos comprometamos con el cambio social que está ocurriendo a nuestro alrededor y debido a nosotros.

En el verano de 2020, Sharon Coleman, vicepresidenta sénior de operaciones, y yo tuvimos una conversación sobre los cambios sociales que estábamos presenciando tras el asesinato de George Floyd. Una consecuencia de esa conversación fue la decisión de formar un Equipo Pro-Reconciliación/Anti-Racismo (Equipo PR/AR) y contratar a la Reverenda Sandhya Rani Jha para servir como consultora y capacitadora. En el transcurso de los siguientes 18 meses, con la cuidadosa guía y la sólida orientación de Sandhya, nuestro equipo planeó eventos para discutir los prejuicios implícitos, analizar la historia del racismo en Estados Unidos, comprender los

efectos generacionales de la línea roja (redlining) y organizar una serie de aprendizaje sobre los Campos de internamiento japoneses en los Estados Unidos y la historia de la retórica antiasiática que data a los 1800s en los Estados Unidos.

Este importante trabajo ha dado voz a los temas vitales de diversidad, equidad, pertenencia y accesibilidad dentro de la organización y nos ha desafiado a ser quienes Dios necesita y nos llama a ser. También ha tenido un impacto directo en nuestro Plan Estratégico 2022–2024, que ahora incluye diversidad, equidad, accesibilidad y pertenencia como una iniciativa estratégica clave. Nuestro equipo de PR/AR y el personal han trabajado cuidadosamente para definir estos términos y desarrollar imágenes centradas en La Mesa que ilustran cómo, juntos, planificamos, asignamos recursos y nos sentamos como contribuyentes iguales dentro de la organización—cada uno haciendo nuestra parte y aportando lo quien somos para desarrollar por completo el Equipo Pensión Fund.



En 2022, cuando empecemos por este camino, contrataremos a una empresa consultora externa para dar forma y organizar sesiones de aprendizaje diseñadas para comprender las necesidades específicas de las diferentes comunidades raciales y étnicas a las que servimos para que podamos adaptar mejor nuestras comunicaciones, promociones de productos y recursos. Esperamos aprender cómo podemos asociarnos mejor con aquellos que sirven en una variedad de formas—incluyendo clérigos bivocacionales o trivocacionales, personas solteras, comunidades inmigrantes y más. Mientras una pensión basada en cuotas del 14% pagadas durante 40 años de servicio en un ingreso de clase media crea un camino hacia una jubilación sólida con seguridad económica, lo que lleva este contexto, en una comunidad donde la mayoría de los ingresos de los miembros elegibles no están relacionados con la iglesia y no pueden ser aportado al Plan de Pensiones, es una falla. Para servir mejor a nuestros miembros, queremos que nuestras recomendaciones y ofertas se ajusten a los contextos únicos en el cual sirven nuestros miembros.

Sabemos que Pension Fund no es nuestro; en cambio, pertenece a nuestros miembros y a la iglesia. A medida que la iglesia está cambiando, nosotros también debemos inclinarnos hacia el futuro, sirviendo a la iglesia que existe actualmente mientras nos

conectamos con la iglesia que está surgiendo. Nuestra misión es servir a todo el Movimiento Stone-Campbell (Restauración), lo que significa que debemos aprender de las comunidades sobre sus necesidades y expectativas culturales sobre la jubilación, para que

podamos hacer precisamente eso—servir a nuestras comunidades ayudándolas a jubilarse de una manera que sea significativa y relevante, en lugar de asumir que sabemos qué es lo mejor.

Además, estamos haciendo preguntas difíciles sobre lo que esto significa para nosotros como empleador, una empresa en el centro de Indiana y los administradores de los programas de Asistencia y Ayuda Ministerial de la denominación. En Pension Fund, nuestra misión sigue siendo clara—para el apoyo del ministerio. Sabemos quiénes somos y lo que hacemos bien. Y ahora, esperamos escuchar y aprender para poder inclinarnos hacia un futuro—tanto conocido como desconocido—y servir plenamente a aquellos a quienes la iglesia ha llamado a servir.

Gracias por estar en este viaje con nosotros. Espero con ansias nuestro crecimiento juntos.

Bendiciones,



INVESTMENT CORNER

Investing with Care and Compassion



by David Stone Chief Investment Officer davids@pensionfund.org

In late 2021, our Board of Directors approved the 2022–2024 Strategic Plan, which highlights several areas of strategic focus for Pension Fund in the coming years. One of those focal areas is diversity, equity, accessibility and belonging.

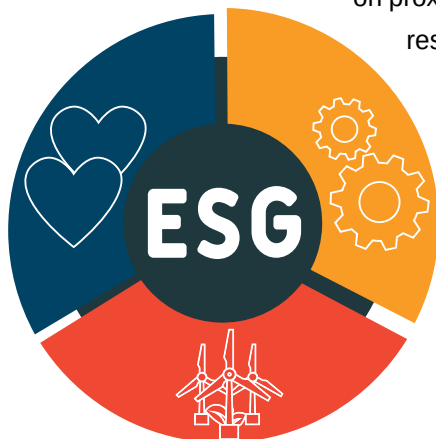
THIS STRATEGIC INITIATIVE involves not only how we listen to and connect with the communities we serve but also how Pension Fund invests the assets that back our member accounts, ensuring that we invest with care and integrity and in a socially responsible manner. Below, I've outlined one of the ways we do this at Pension Fund.

A significant percentage of our assets are invested in equities, which allow us to vote

on proxy issues and resolutions presented to shareholders during the company's annual meeting. Most often these proxies contain matters

which involve what is commonly referred to as environmental, social and governance (ESG) issues, which encompass a broad range of related concerns under each of these headings. Because of the large number of individual equity holdings we own—and therefore the large number of votes to be cast and the broad array of topics to be researched—Pension Fund works with two important partners: the Interfaith Center for Corporate Responsibility (ICCR) and Glass Lewis, both proxy research and voting services.

The Interfaith Center for Corporate Responsibility (ICCR), of which we are a member, is a coalition of global institutional investors which leverages its members' \$4 trillion in assets to engage corporate management on ESG issues. They provide research, information and recommendations on how they believe members should cast their vote on selected proxy issues. Social issues—





including those in our strategic plan—have been of increasing importance in recent years. In addition, Glass Lewis serves as a second ESG research platform on an even broader array of issues. Along with offering recommended voting guidance, they manage electronically voting our ballots according to our instructions.

So how does all of this work in practice? Before we cast our vote on a particular issue, we first look to our internal investment policies and guidelines, which govern how we invest our portfolio of assets in a responsible and prudent manner. From there, we look to ICCR for research and guidance

on issues of importance and generally vote in accordance with their recommendations. If ICCR is silent on a particular proxy matter, we apply the Glass Lewis ESG platform and typically vote in accordance with its recommendations. In this way, Pension Fund is able to vote on all proxy issues in a deliberate way that follows the corporate ESG issues and concerns we have, upholds our values, and furthers our commitment to key strategic initiatives, including diversity, equity, accessibility and belonging.

For more information on ICCR, please visit <https://www.iccr.org>.



FINANCIAL WELLNESS: PETE THE PLANNER®

Re-meet Pete!



Peter Dunn Submit questions to: communications@pensionfund.org

For several years, Pension Fund has enjoyed partnering with Peter Dunn (a.k.a. Pete the Planner®) to help clergy and members alike learn about financial wellness. Since the launch of the Excellence in Ministry program, Pete has worked with our grant recipients to teach things such as budgeting and how to handle stressful financial situations.

IN FEBRUARY 2020, Pension Fund launched a new service that is free to our members called Your Money Line. Your Money Line expanded our partnership to provide access to Pete and his team of financial concierges to all members, including offering quarterly webinars and programs such as Stability Academy. When the pandemic hit, Pete and his team were there to help weather big life changes such

as job loss and navigate financial uncertainty. Pete and his team have a heart for helping Pension Fund live out our mission of helping our members have a strong, smart and secure retirement.

For those who have not yet tried it, we thought it was time to “re-meet Pete” and introduce him and Your Money Line once again.



About Peter Dunn a.k.a. Pete the Planner®

Peter Dunn (a.k.a. Pete the Planner®) is an award-winning comedian and financial mind. He's a USA Today columnist and the author of ten books. He hosts the popular radio show and podcast “The Pete the Planner Show” and has appeared regularly on “CNN Headline News,” “Fox News” and “Fox Business,” as well as numerous nationally syndicated radio programs. In addition to his work educating the public, Pete is also the CEO and Founder of Your Money Line and Hey Money. Your Money Line is a corporate financial wellness solution connecting employees to confidential, unbiased financial guidance. Hey Money is a direct-to-consumer monthly subscription that connects people to friendly financial experts. Pete lives in Carmel, Indiana with his wife and two young children.

Pete's Beliefs About Money

- Personal responsibility is everything.
- You shouldn't buy things you can't objectively afford.
- You should search for alternative funding sources before taking on student loan debt.
- Clearly and calmly communicating about money will save your relationships.
- You don't have to make a ton of money to be a success.
- You can give yourself and your family an amazing life, if you're able to remain disciplined.
- Borrowing money from your family isn't cool.
- Lending money to your family isn't cool.
- Education can get you a better job, if you get the right education.
- You should buy life insurance.
- You have much more to do with your chances of being a financial success than you think.

About Your Money Line

Your Money Line is about helping participants change their behavior as the path toward financial change regardless of income level. Changing the tide of financial behavior takes a lot of motivation and discipline. Your Money Line believes a personal relationship with a trusted financial professional is the best way to fully understand the problem, establish a game plan and stay motivated for good. The Financial Concierge team at Your Money Line gives unbiased advice and will never sell anything to participants. Ever.

- **Any income level.** A guiding principle of Your Money Line is it's not about money. Yep. It's not about how much money you have, it's about what you do with it.
- **Any money question.** Our Financial Concierge Team can't answer securities-related questions, but we answer so many other questions—from student loan debt woes to how to plan for future expenses.
- **Any time.** We are accessible 24/7 via our mobile app and online Dashboard. The app makes convenience a priority. The dashboard includes hours of video courses, calculators and tools to keep participants on the right track.

“Not only was [my Financial Concierge] very helpful, she was patient with my procrastination and money anxieties. She normalized my worries and was encouraging for my next doable steps.”

So, where are you in your financial life?



Are you living paycheck-to-paycheck or struggling financially?



Is your financial life just “okay” and you want to do better?



Are you doing everything right but feel like you are missing something?

Pete and his team at Your Money Line are here and ready to help. **Get started today!**

www.pensionfund.org/yourmoneyline

“

We can support Hispanic ministries and the whole church by building relationship and educational opportunities that help communities develop an understanding of the importance of preparing for the future and retirement and of building financial well-being.”

*— Rev. Lori Tapia,
National Pastor for
Hispanic Ministries*





MEMBER SPOTLIGHT

Rev. Lori Tapia

National Pastor for Hispanic Ministries

A pastor, author and motivational speaker, Pastor Lori Tapia—the first woman and Mexican American to be elected to the executive position of National Pastor for Hispanic Ministries for the Christian Church (Disciples of Christ)—has often found herself at either a geographical or spiritual crossroads. Born and raised on the U.S.-Mexico border, Tapia now is moving Obra Hispana forward by bridging Hispanic ministries from across the globe.

PASTOR LORI TAPIA'S PATH TO MINISTRY is anything but traditional. Tapia owned a nightclub while also working in a nonprofit role, lived through a harrowing—and transformational—kidnapping event, and grew up at the intersection of two very diverse countries and cultures. These experiences have given her a unique perspective on life, her relationship with God, and pastoring others.

"I'm passionate about empowering others, and almost nothing gets me as excited as seeing others live into their God-given potential," said Tapia.

Tapia has brought that same passion, energy and broad perspective to her role as National Pastor for Hispanic Ministries. For almost six years, Tapia has been challenged with the task of uniting ministries widely diverse in culture, language, tradition and theology.

Although the language varies in the over 25 Spanish-speaking countries that comprise the Obra Hispana—creating what she calls a "multilinguistic and multicultural tapestry"—Tapia

says her churches and ministries are incredible at working in tandem to impact the greater church.

"The Obra Hispana community does not do ministry in a silo," said Tapia. "There is no Hispanic church in the Obra Hispana that's only about one nationality, but rather they're filled with people from different tribes and nations, as stated in Revelations 7:9."

A New Era for Obra Hispana

In 2018, Tapia became the first woman and first Mexican American to lead in an executive role for Hispanic Ministries within the Christian Church. According to Tapia, this was a significant step forward, as women in ministry often still aren't fully recognized within the Hispanic community.

"I'm often asked about being the first female, and I always say the same thing: My goal is to not be the last," said Tapia.

Although she says the designation has created "additional expectations and challenges" in line

with anyone who is first or paving the way for future generations, Tapia is hopeful that all those who serve in ministry—no matter their gender or origin—will continue to contribute their gifts to the church.

“I believe this was the signaling of a new era, a shift in thinking, and an opportunity for the whole church to celebrate who we all are collectively in the body of Christ,” said Tapia. “We are all

necessary, and whether I am female or Mexican American cannot be the central point of view—rather, what my gifts and talents are to serve in this time.”

Among other accomplishments, Tapia and her team at the Central Pastoral Office for Hispanic Ministries have continued to strengthen and build relationships, development, and capacity within

Meet Pastor Lori

What did your call to ministry look like?

I used to be a professional musician and night club owner (as well as working in the nonprofit sector for 25 years). So, my call into ministry was pretty wild. I didn’t grow up in the church per se. I grew up Catholic, but I had more of a traditional and cultural relationship with the church than a spiritual or religious one. In my thirties, I came to know Jesus in a whole different way, and this changed the direction of my life.

While a church planter co-pastoring a bilingual congregation with my husband, Martin, I served the Obra Hispana as Vice Moderator. My call to serve as National Pastor began with a call as Interim National Pastor for a two-year period. Two years later, by the grace of God, I was called and elected by the National Hispanic and Bilingual Fellowship (Obra Hispana), and became the first female and first Mexican American to serve in this role.

You say you’re a “living witness” to pain and trauma and that suffering is meant to serve as a source of strength. Can you share a personal example of this?

My husband was kidnapped, ripped away from me right in front of my eyes, and held for ransom for 10 days. The experiences we lived during those days and the trauma afterward marked the “before” and “after” in our lives, as this was also the pathway that led to an intentional and deeper relationship with Jesus.

Reflecting on this experience, our family was made stronger, but it was through Christ who redeemed us and made us anew as we journeyed to understand who we each were and what our purpose was in Christ for each other and for others.

What would you like readers to take away from your self-help book

(Hello! Nice to Meet Me: A Journey to the Most Authentic You)?

This book is centered on identity: Learning about and empowering yourself to live into the fullness of your own identity...with all that’s included in that amazing (and complicated) package. At the core of your identity is a story that no one else can tell, that no one else can live—only you.

I see one of the greatest individual gifts we can give to this world as living into the fullness of our own identity and loving one’s self with passion. A person secure in their own identity has no need to minimize, dehumanize or belittle others. There would be no need to see oneself as “better” than another, if we could all simply and authentically be who we were created to be.

It starts with you and me! This was the inspiration behind writing this book.

You are a self-proclaimed “ice cream enthusiast.” What is your favorite flavor?

Mint chocolate chip.



More information on Pastor Lori Tapia and her book can be found at www.pastorloritapia.com.

the Obra Hispana. Because giving has increased over the past five years, their team is also able to expand from a two-person to a larger, four-person team for the first time in over 30 years.

“My hope is that we would truly be the church we proclaim to be and that we could love and live into relationship with one another beyond the things that divide us,” said Tapia. “I believe we have a great opportunity to impact the world with unity and through the love of Christ.”

Building a Financial Foundation for the Future

When asked about how the church can serve future generations of ministry, Tapia points to the reality that many clergy members are bi- or tri-vocational and often work outside the church when entering the ministry.

“We can support Hispanic ministries and the whole church by building relationships and educational opportunities that help communities develop an understanding of the importance of preparing for the future and retirement and of building financial well-being,” said Tapia.

As to her own retirement, Tapia says she looks forward to it with “anticipation” and has worked to

ensure that both she and her husband can be financially stable and free enough to “enjoy life plentifully.”

“As ministers in the DOC, we both cherish our relationship with Pension Fund and have investments beyond our pension,” said Tapia.

“We trust that our future is in good hands, and the additional resources that Pension Fund continues to develop are an integral part of the overall journey to our future. May God continue to bless the ministry of Pension Fund.”





PRODUCT SPOTLIGHT

Introducing the New Roth 403(b)



by Alexis Gammon VP of Client Relations agammon@pensionfund.org

In a record-breaking year, Pension Fund further pushed our commitment to a strong, smart and secure retirement by expanding our Roth (after-tax) contribution options for members.

PENSION FUND HAS OFFERED A ROTH IRA since 2012, and beginning in January 2022, we made the exciting addition of an employer-sponsored Roth 403(b) option. This new Roth 403(b) is covered by any employer participation agreement that includes the Tax-Deferred Retirement Account (TDRA-403(b)).

The TDRA-403(b) already offered a tax-deferred option for employees with tax-efficient growth, thanks to our base rate of interest and Good Experience Credits (GEC) as awarded. The new Roth 403(b) benefits from the same base interest and GEC award parameters as the Pre-Tax TDRA. Contributing on a pre-tax basis to the TDRA-403(b) allows members to avoid taxes on contributions made today and to benefit from tax-deferred earnings on their accounts. Once funds are withdrawn, typically in retirement, members are responsible for paying taxes based on their tax rate at the time of withdrawal.

At Pension Fund, we are excited to introduce the new Roth 403(b) for several reasons, including those outlined here.

Tax Diversification: The new Roth 403(b) option supports a tax diversification strategy in retirement. The funds contributed to a Roth 403(b) have already been taxed at your current tax rate, so your earnings will continue to grow tax free, saving you from taxation at the time of withdrawal. In other words, when you withdraw a dollar from your Roth 403(b) in retirement, you get to keep the full dollar. In comparison, when you withdraw a dollar from your TDRA 403(b), you only keep the balance after paying taxes on the distribution.

Conversions & Rollovers: With the new Roth 403(b), members can also convert all or a portion of their existing TDRA-403(b) to the Roth 403(b) without a distributable event. When considering converting pre-tax dollars, please consult a tax advisor regarding tax implications. The new Roth 403(b) also accepts rollover funds from external eligible designated Roth accounts such as another 403(b) or 401(k) plan.

No Income Limits: Another benefit of the Roth 403(b) is that unlike its Roth IRA counterpart, it is not subject to income limits.

1 NerdWallet: <https://www.nerdwallet.com/article/investing/roth-401k>

2 Schwab: <https://www.schwab.com/resource-center/insights/content/should-you-consider-roth-401k>

3 The Tax Foundation: <https://taxfoundation.org/historical-income-tax-rates-brackets/>

| | TDRA Pre-Tax | NEW Roth 403(b) |
|--|---|---|
| Maximum Annual Contribution | For 2022, \$20,500 (\$27,000 if you reach age 50 or older during the year). TDRA pre-tax and Roth 403(b) contributions are aggregated under this limit, along with any pre-tax Member Dues to the Pension Plan. | For 2022, \$20,500 (\$27,000 if you reach age 50 or older during the year). TDRA pre-tax and Roth 403(b) contributions are aggregated under this limit, along with any pre-tax Member Dues to the Pension Plan. |
| Are My Contributions Excluded from Tax? | Yes. You will <u>not</u> pay income tax on pre-tax contributions when made to the TDRA, but you will pay FICA (pre-tax contributions are excluded from SECA for ministers). | No. You will pay income tax on Roth 403(b) contributions when made to the TDRA, as well as FICA/SECA tax. |
| What Funds Can I Rollover Into the Account? | <ul style="list-style-type: none"> • Traditional IRA • Pre-tax 403(b) account • Pre-tax 401(k) account • Pre-tax 401(a) account • Pre-tax 457(b) account (governmental only) | <ul style="list-style-type: none"> • Roth 403(b) account • Roth 401(k) account • Roth 457(b) account (governmental only) |
| Can I Convert My Existing TDRA to a Roth Account? | N/A | Yes. An in-plan Roth rollover is permitted to convert your existing TDRA accounts to a Roth account within the Plan. This is a taxable event. An in-plan Roth rollover is permitted even if you are not otherwise eligible to take a distribution from the TDRA. Upon distribution, you must satisfy a 5-year recapture period that applies separately to each conversion to avoid a 10% early distribution tax on the converted amount, unless an exception applies. |
| How Are My Distributions Taxed? | Contributions and earnings are included in your taxable income upon distribution. A 10% early distribution tax may apply if you take a distribution before age 59½ unless an exception applies. | Contributions are <u>not</u> included in your taxable income upon distribution. Earnings on your contributions are <u>not</u> included in your taxable income if the distribution is qualified, which generally requires you to satisfy a 5- taxable-year period and be at least age 59½ or disabled. If the distribution is not qualified, a 10% early distribution tax may apply to earnings, unless an exception applies. |

Is the New Roth 403(b) Right for You?

When determining whether or not the Roth 403(b) is the right fit, one key consideration is your current tax bracket versus your expected tax bracket in retirement. If you expect to be in a higher tax bracket in retirement than your current bracket, Roth contributions could be a valuable addition to your savings plan in the long term. By historical standards, tax rates are considered fairly low right now, with the top rate for a married couple filing jointly at 37% in

2022, compared with 56% in 1986, and even higher at 70% in 1970. Given that we cannot predict future tax rates, a popular strategy is to build in flexibility for using varied retirement accounts to manage your taxes in the future.

For more information on the new Roth 403(b) options, I encourage you to contact your dedicated Area Director found on pages 22–23.

It is our pleasure to support you on the journey to financial wellness and successful retirement.



DEVELOPMENT UPDATE

Delivering Tangible, Practical, Helpful Support



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

Several years ago, during a particularly difficult time in my life, I received notice from my local power company that my next month's bill had been paid. I remember opening the letter, not sure why I was receiving correspondence from the company, afraid that in the whirlwind of stress and anxiety I'd forgotten to pay something. But no. Instead, it was a note letting me know I didn't need to pay at all—someone else had already done so.

THAT SOMEONE WAS A FELLOW CHURCH MEMBER.

Not someone I knew well, but someone who cared—and who had chosen to express that care in a very tangible, practical, extraordinarily helpful way. To this day, I remain grateful. And I often think of my benefactor when our team here at Pension Fund is working with someone requesting help from Ministerial Relief and Assistance (MRA). Because what she did is what MRA does—in particularly difficult moments, *MRA offers tangible, practical, helpful support to clergy and their families*—and, in doing so, expresses the care of a grateful church.

This year, that tangible, practical, helpful support has included offering financial assistance to:

- A pastor unable to work because of a critically ill child
- A pastor seeking costly and essential therapy because of a traumatic event

- A clergy family who lost most of their belongings because of Hurricane Ida
- An elderly retired pastor, already among our most vulnerable, whose ancient heater broke just as freezing temperatures descended

Through Ministerial Relief and Assistance, we've also supported four clergy families with parental leave grants, ensuring that parents could spend precious time at home with a new child, secure in the knowledge their congregation was cared for. And we've launched Learn to Live, an online mental wellness tool that is already in use by close to 5% of our active clergy.

This spring, we welcome our sixth Excellence in Ministry class, thereby supporting fifteen additional new pastors as they seek financial fitness for ministry. And, with the 13th Check program, we continue to take care of those who have dedicated

their life in service to Christ's church and now find themselves, in retirement, unable to meet basic financial needs.

All of this is possible because of generous and faithful donors. All of this is possible because YOU, Church, are willing to walk with clergy and their families just when they need you the most.

One of our MRA recipients said to me recently, "This gift is truly transformative, and even more so because I know it comes with prayers." And it did—as do all the gifts offered from MRA funds.

Finally, I want to extend a special word of welcome to Dee Long, our new Church Relations Director. Dee has served as an Area Director at Pension Fund for several years and transitioned into her new role in late 2021. Dee is our first point of contact for the MRA program, and she has

already proven to have the willingness to engage with clergy and the compassion and insight we need in such a point person. Dee will continue to work with the Client Relations team in addition to her work with Development and MRA, seeking to communicate all that Pension Fund has to offer to members in new ways and via new channels. Please do not hesitate to be in touch with her directly if you have any questions related to MRA programs.

And, as always, do not hesitate to contact our development team if you'd like to discuss giving to MRA. 100% of every dollar donated goes to support clergy and their families. We could not do this work without you.

Thank you, Church, for your care for those called to lead us. It has never mattered more.





EMPLOYER SPOTLIGHT

Christian Care Communities & Services of Texas (North Texas)

Much like Pension Fund, Christian Care Communities and Services (CCC&S) began as a ministry—a “Home for the Aged”—to support retired ministers. Over time, those humble beginnings in Gunter, Texas, expanded to three north Texas campuses and 450 employees serving over 1,500 seniors annually. We spoke with **Sabrina Porter, CCC&S's President and CEO**, about how their partnership with Pension Fund will support their employees' retirements, and what she sees as some of the challenges over the next 125 years for benefits providers.

Can you give a general idea of Christian Care's size?

Christian Care Communities & Services consists of three retirement communities (located in Allen, Ft. Worth and Mesquite, Texas) offering retirement independent living in cottages and apartments, assisted living and skilled nursing, memory care neighborhoods for all acuities at each site, and licensed service lines (hospice, Home 2 Stay companions, home health and outpatient therapy) throughout the Dallas, Ft. Worth and surrounding counties. In 2021, we served approximately 1,100 residents residing at our communities, 250 skilled nursing and therapy patients, 80 companion service patients and 161 hospice patients. We employ approximately 350 full-time employees and 100 part-time or as-needed staff.

For over 45 years, Porter has worked in several health care roles, from certified nurse aide to care director (and now executive).



“

Many people feel they cannot afford to save, but a little can add up (and with Good Experience Credits, you really can see your money grow).”



What Pension Fund retirement benefits do you offer?

We offer the Tax-Deferred Retirement Account 403(b) (TDRA 403(b)) to all adult employees (we call them teammates) who have completed a year of service. We review benefit offerings during new teammate orientation and provide flyers to all new hires. We also have our Area Director, Rev. Thomas McCracken, visit on-site to educate teammates about this benefit at least annually.

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

At CCC&S, our core values include “Love, Integrity, Faith and Excellence.” We proclaim, “We do LIFE together,” and we truly feel each of our teammates is a part of our family. Therefore, as an organization, we care for them as we would want to be cared for.

What has your relationship been like with Pension Fund?

Our relationship with Pension Fund has been exceptional from the beginning, and we would highly recommend them. Implementing the plan was incredibly easy, and their customer service is top-notch. Additionally, they're a valuable resource when

providing education, as they have a lot of excellent tools on their website employers can use.

What feedback have you received about Pension Fund benefits?

Our participating teammates love the TDRA 403(b) (now the TDRA 403(b)/Roth 403 (b)) and the employer match we provide. They're grateful that in these challenging times, we're still able to provide them with a benefit such as this. They also comment about how easy it is to understand the TDRA 403(b), given that it is more of a fixed fund account (there are no confusing investment options to review). And, they like the conservative growth. Many people are afraid to invest their hard-earned money these days because the market can be so volatile. However, the TDRA 403(b) eliminates that fear.

What do you see as the most important reason to use these benefits?

To save for retirement and—in the case of the Benefit Accumulation Account (BAA)—to save in a manner that yields a higher rate of return than what's offered by banks or credit unions. Many people feel they cannot afford to save, but a little can add up (and with Good Experience Credits, you really can see your money grow).

“Our [participating teammates] are grateful that in these challenging times, we’re still able to provide them with a benefit such as this.”

What do you see as the greatest challenge for retirement administrators now and in the future?

Rising cost to administer health plans—and for our industry (senior housing), the ability for our teammates to earn a living wage in order to feel comfortable enough to put aside money into savings or retirement. We try to educate, but some of our teammates are still fearful.

People can say, “Well, just raise your pay rates!” We wish it were that easy, but we have limitations with our pay sources, especially Medicare and Medicaid. We’re tied to the reimbursement rates they decide to grant for the services we provide. Census has also been a challenge during COVID-19, and so we believe it will take a while to recover from this and get our revenues back to where we want them to be.

Do you have any final advice for retirement administrators?

Broker and labor law firm e-newsletters generally have wonderful articles to inform employers of benefit trends and changes. Society for Human Resource Management (SHRM), www.shrm.org, is also a great resource.

I would recommend that benefit administrators tailor their offerings to their workforce. If you have a mixed workforce like we do, where some teammates understand stocks, bonds, and investment portfolios, and some have no clue where to even begin, then I recommend you offer more than one retirement plan benefit so your teammates can choose the ones that fit them best.

Porter with Byron Nelson (a former participant of the Disciples of Christ NBA “XPLOR” residency program, who was placed at and now works full-time for CCC&S). Porter assisted with the founding XPLOR program at Juliette Fowler Communities.





GET TO KNOW PENSION FUND

Who Do I Contact for Support?



by Sharon Coleman Senior VP of Operations & Corporate Secretary scoleman@pensionfund.org

Have you ever wondered about the difference between Pension Fund's Area Directors and the Member Relations staff? Well, you are not alone.

WE HEAR THIS QUESTION OFTEN, and we hope this article helps you understand the role that each team plays to ensure that you—and all of our members—receive a five-star member experience.

Area Directors

Our Area Directors (ADs) serve members by assisting with product information, enrollment and employer management. The AD team specializes in offering presentations to benefit our employers and self-employed ministers. These team members can help you understand the different products offered by Pension Fund, including our self-funded products, such as IRAs and the Benefit Accumulation Account.

Additionally, our ADs provide information to ensure our current and prospective members are aware of the variety of products available and their unique benefits. To serve our employers, ADs work with key contacts from university payroll departments to treasurers at congregations. ADs help onboard new employers and meet onsite with organizations to answer questions about our products. If you are interested in opening a new account or learning more about a product, your AD is here to help.

Do you know your region's Area Director? Check out the map on the following page to locate your AD and reach out with questions.

Member Relations Associates

Once you are a member and you have a question about your account, need information regarding a tax form, or are ready to receive your benefits, our friendly, knowledgeable and helpful Member Relations team is ready to assist you. These associates are trained in our customer information systems and have extensive knowledge of our products and services. If you need help with any of the following, the Member Relations team is here to help!

- **Processing transactions** – the Member Relations Team processes withdrawals and prepares contributions for processing.
- **Retirement processing** –The team also evaluates all retirement applications and ensures that all the necessary paperwork is submitted. If anything is missing, the associates communicate directly with the member to complete the application.
- **Answering phone calls** and communicating with members – If you call our toll-free 866 number, you will be greeted by one of these team members.
- **Data management** – Member Relations Associates also manage the data for your records. If you need to update your address, name or beneficiaries, an associate can assist you.
- **Death processing** –The team also provides the guidance needed for your beneficiaries during this difficult time.



In summary, our Area Directors work mainly with members looking to open a new account and specialize in building relationships with organizations. They are available to answer questions about new products and eligibility. Member Relations Associates are responsible for answering questions, providing service to existing members, and connecting prospective members to their Area Director.

While these teams work in different departments and have different management, both teams are here to provide our members with the best experience. It is our goal to deliver value beyond our members' expectations, no matter which team is providing the service.

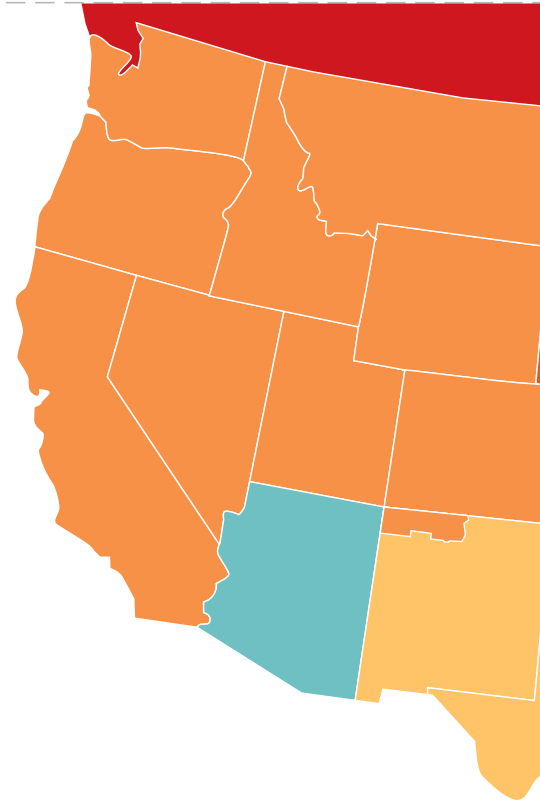


Alexis Gammon
VP OF CLIENT RELATIONS

REGION: Canada

agammon@pensionfund.org

770.842.1475

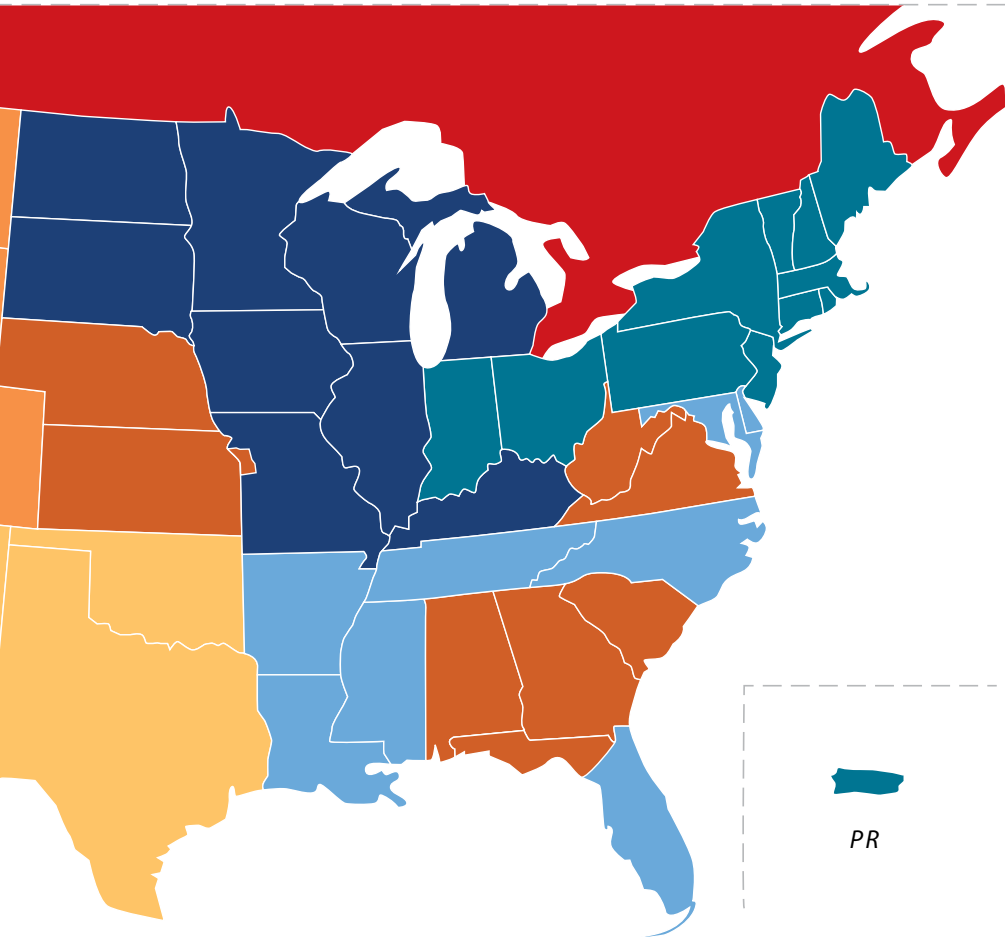


Support



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

www.pensionfund.org
866.495.7322
pfcc1@pensionfund.org



Raquel Collazo
AREA DIRECTOR

REGIONS: Indiana, Ohio, Penn., Northeast, Puerto Rico
*Sirviendo a miembros de habla hispana en todas las regiones, excepto aquellos atendidos por el Reverendo Gabriel Lopez.**
rcollazo@pensionfund.org
317.513.5808



Rev. Aaron Smith
AREA DIRECTOR

REGIONS: Greater Kansas City, Kansas, Nebraska, West Virginia, Virginia, South Carolina, Georgia, AL/NWFLA
asmith@pensionfund.org
317.601.8865



Matt Shears
AREA DIRECTOR

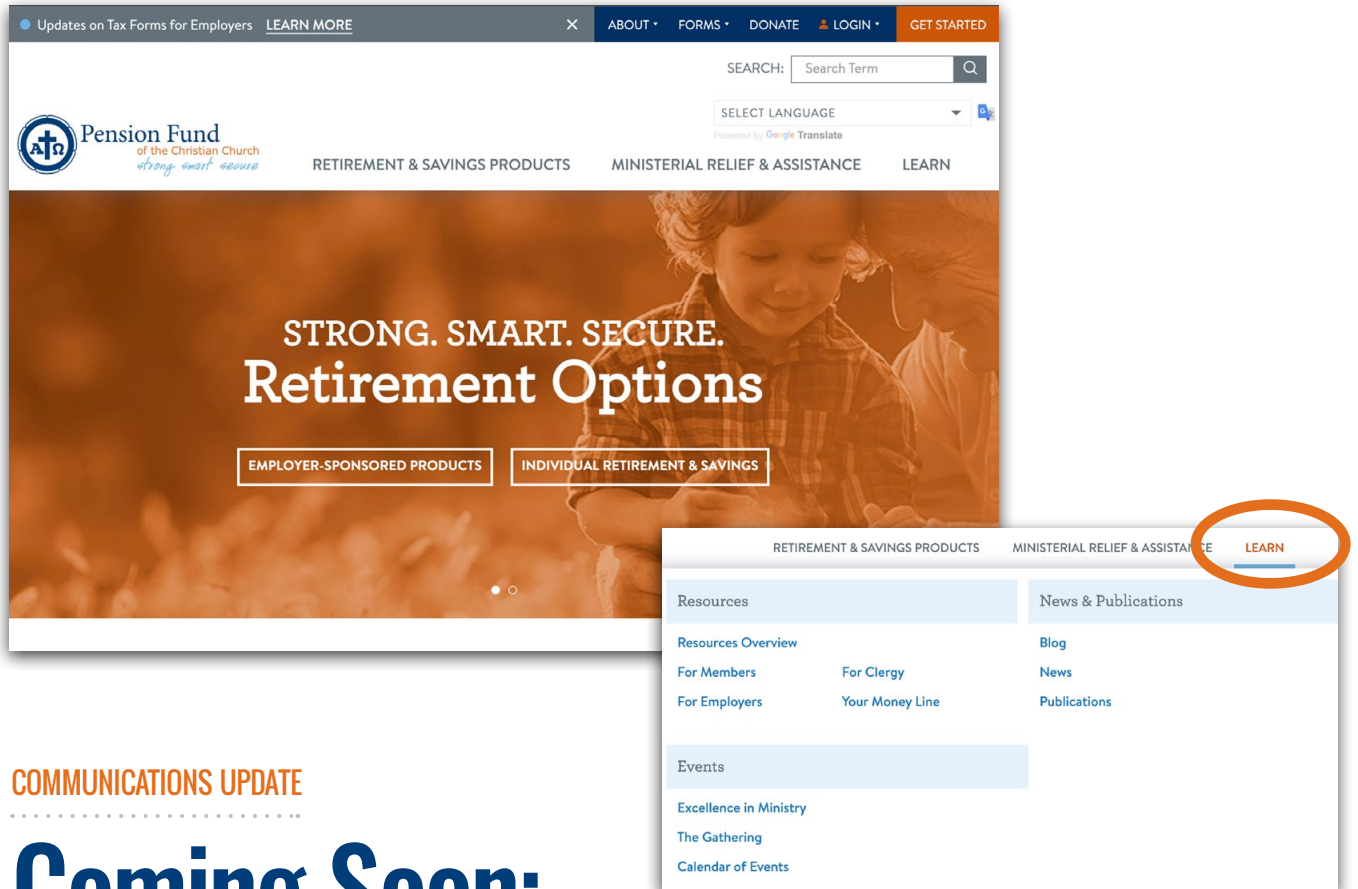
REGIONS: Florida, Great River, Tennessee, North Carolina, the Capital Area
mshears@pensionfund.org
865.770.0067



Rev. Gabriel Lopez
AREA DIRECTOR
(PART-TIME)

REGIONS: Arizona, North American Pacific/Asian Disciples
*Sirviendo a miembros de habla hispana en regiones apoyadas por Rod Witte**
glopez@pensionfund.org
626.429.5390

* Para mejor servirle a las congregaciones y empleadores, Pension Fund cuenta con Directores de Área que hablan español.
* To better serve congregations and employers, Pension Fund has Spanish-speaking Area Directors.



COMMUNICATIONS UPDATE

Coming Soon: Website Enhancements



by Meagan Miller Director of Marketing mmiller@pensionfund.org

The Marketing & Communications team has been working on updates to www.pensionfund.org to freshen the look and streamline the user experience by simplifying the navigation.

OUR GOAL FOR OUR WEBSITE enhancement is to serve both our current members and employers as well as make it easier for new members and employers to learn more about Pension Fund. Below are some of the enhanced features you will see when the updated website goes live.

- **New, simplified navigation:** We've condensed the navigation into three

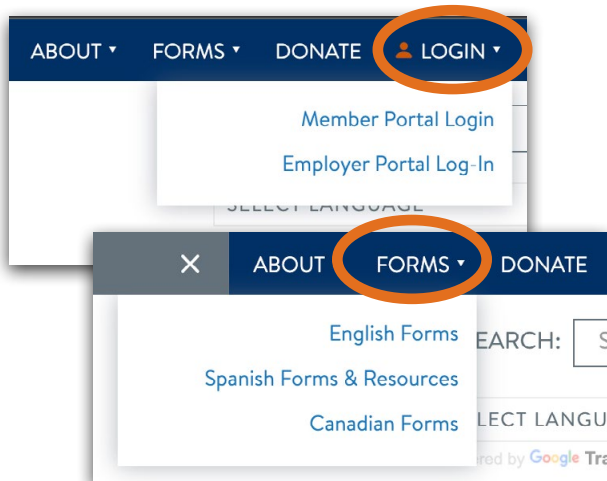
categories: Retirement & Savings Products, Ministerial Relief & Assistance, and Learn. As you click on this menu, an expanded selection pops out that makes it easy to see at a glance the information in each category, such as our product returns and brochures.

- **Forms:** Members will be able to click on forms and see them broken out by English



NEWS & EVENTS

Important Dates



Forms, Spanish Forms & Resources, and Canadian Forms, making it easier for our Canadian and Spanish-preferred members to find the forms and resources to manage their accounts.

- **Portal logins:** Both our Member Portal and Employer Portal logins can easily be found in the upper right-hand corner of the website.
- **New, fresh design elements:** We've taken a more visual approach to create engaging content that helps members and employers alike learn about our products.

Our website improvements are continually evolving as we listen to member and employer feedback. Our work will continue after the initial phase of enhancements to improve the search experience and make it easier to type into search and find the page, resource or form you are looking for. If you have an idea for the website, we'd love to hear from you. You can email communications@pensionfund.org.

April 15

Excellence in Ministry Application Deadline

April 18

Last day to contribute to your IRA and count it towards 2021

April 20–23

Spring Board Meeting

May 3

Annual Member call at 11 a.m. and 7 p.m. (EDT)

May 31

5498s for IRA account holders – for informational purposes only

June

RMD letters arrive with 2022 RMD amounts for accounts held at Pension Fund

September 6–8

The Gathering, a Retreat for Clergy in New Orleans (registration required)

September 27–29

Spire Conference

November 10

RMD pay date for those who receive an annual distribution

November 11–13

Fall Board Meeting

Office Closure Reminders

April 15 (Good Friday)

May 30 (Memorial Day)

June 20 (Juneteenth)

July 4 (Independence Day)

September 5 (Labor Day)

In Memoriam

Following are member deaths that were reported to Pension Fund between July 1 and December 31, 2021.



Norman R. Able
Martinsville, IN

Jane W. Albritton
Wilson, NC

Wanda I. Alejandro-Gonzalez
Copperas Cove, TX

Anne Alexander
Jacksonville, FL

Ralph Jon Alexander
Lawton, OK

Lawrence M. Alland
Fort Worth, TX

Glenn David Allen
Henderson, TX

Elizabeth R. Alley
Sykesville, MD

Peggy Almond
Shelby, NC

Evelyn Cleo Anderson
Fort Worth, TX

Margaret L. Aubry
Saint Louis, MO

Muriel Austin
Waterville, OH

C. William Bailey
Seattle, WA

Ralph A. Baker
Fisher, IL

Betty A. Barker
Sarasota, FL

Annette B. Barnes
Columbus, IN

Iluminada Batoon
Kent, WA

David L. Beebe
Silvis, IL

Martha Louise Essex Bissex
West Lake Hills, TX

Betty M. Blakemore
Richmond, KY

Virginia H. Bland
Rockford, IL

Stanley B. Block
Fort Worth, TX

Julia J. Blondell
Lexington, KY

Denise M. Bloomquist
San Angelo, TX

Kenneth A. Bloyd
Canton, IL

Bill R. Boswell
La Grange, NC

Nancy S Brewer
Hiawasse, GA

Evelyn Park Brown
Spencer, IN

Lula Spencer Brown
Williamston, NC

Paul G. Brown
Central Point, OR

Robert A. Brown
Topeka, KS

William Frederick Brown
Buena Vista, CO

Helen L. Bunting
Boerne, TX

Dolores Louise Burghard
Orlando, FL

Lela Mae Burke
Bedford, TX

Debora E. Burks
Spanaway, WA

Rufus Burrow Jr.
Brandon, FL

John Bursewicz
Canton, MO

Charles Randall Cagle
North Richland Hills, TX

Margaret E. Cameron
Rockford, IL

Serena S. Canuto
Hayward, CA

William W. Carpenter
Huntington Beach, CA

Elizabeth Carrasquillo
Orlando, FL

Mary L. Caudle-Kidd
Manhattan, KS

Gerald J. Cernohous
West Des Moines, IA

Jeffrey Scott Chandler
Saugerties, NY

Clara C. Clark
Point Pleasant, WV

Robert N. Clarke
Blue Ridge, GA

Judy Coffman
Princeton, MO

Redmond A. Cooper
Fountain Hills, AZ

Thomas N. Courtney Jr.
Alachua, FL

Georgiale R. Dallas
Jefferson City, MO

Patricia Daughtry
Greenville, SC

Glenn Davis
Tulsa, OK

Ruth E. Deer
Indianapolis, IN

James Dennis Sr.
Nashville, TN

Ada Diehm
Macon, GA

Belva H. Dozier
Stoneville, NC

Betty O. Drollinger
Henryville, IN

Herschel C. Dugan
Olathe, KS

Clara B. Eikner
Katy, TX

Don H. Eskew
Westerville, OH

Mildred E. Evans
Albany, OR

Olivia A. Evans
Normandy, TN

Daniel Lee Farrer
Decatur, IL

Doyle A. Finehart
Urish, MO

Winfred H. Fitzgerald
Quinton, VA

Terry Lee Ford
Amarillo, TX

Marilyn L. Foulkes
Indianapolis, IN

Kirk M. Fowler
Colorado Springs, CO

Arlene M. Franks
Decatur, IL

Patty T. Gartman
Coppell, TX

Patsy L. Gentry
Crawfordsville, IN

Beth I. Gibbs
Austin, TX

Gary D Gibbs
Sherman, TX

Darlene N. Grant
Hamilton, MO

Harriet H Griggs
Petersburg, VA

Walter R. Grimes
Vinton, IA

Joan I. Gross
Deland, FL

Omar Hade
Redding, CA

Jerrold T. Haldiman
Baton Rouge, LA

Charles A. Hamilton
Vero Beach, FL

Phillip C. Harris
Broken Arrow, OK

Earlann Hartley
Grand Prairie, TX

Laurie Elizabeth Harvey
Elizabethton, TN

Richard Hauck
Whiteland, IN

Frank Robert Helme
Fort Worth, TX

Gordon Clark Henry
Fort Worth, TX

Vivian A. Hicks
Lewisville, TX

Louise Hile
Albuquerque, NM

Helen Natalie Hodgson
Fresno, CA

Kim E. Hoffman
Indianapolis, IN

J. Rollin Hole
Wichita, KS

Carolyn Hollingsworth
Wichita, KS

Dorothy A. Hopper
Fort Worth, TX

Marilyn Hotz
Indianapolis, IN

Mark S. Huckman
Evergreen, CO

Joseph Edward Hughes
Columbus, OH

Ina G. Huie
Greenbelt, MD

Willis G. Jackson
Birmingham, AL

Anand P. Jaggi
Durham, NC

Peggy J. Jenkins
Springfield, MO

Charles Richard Johnson
Gastonia, NC

Janice M. Johnson
Clear Spring, MD

Esther Jones
Livingston, MT

Karen S. Jones
Indianapolis, IN

Roland W. Jones
Greensboro, NC

Ashton P. Joynes
Dunedin, FL

Iris Aliece Keithly
Tyler, TX

Beverly Jean Klinkenborg
Belton, MO

| | | | | |
|---|--|--|---|--|
| Doris E. Kohl <i>Raymore, MO</i> | Clyde H. McKee <i>Las Cruces, NM</i> | Martin L. Pratt <i>Saint Louis, MO</i> | Barbara S. Shriver <i>Franklin, KY</i> | Glen Umsted <i>Edmond, OK</i> |
| Vincent Paul Kramer <i>Columbus, OH</i> | Nathaniel Clayton McNair Jr. <i>Goldsboro, NC</i> | Jack Randall Price <i>Fort Worth, TX</i> | Wilma Kay Shuffitt <i>Beech Grove, IN</i> | James V. VanMeter <i>Bethany, WV</i> |
| Joseph M. Kurey <i>Griffin, GA</i> | Georgia C. Meece <i>Bardstown, KY</i> | Janice Ranton <i>Elk Grove, CA</i> | Gail Hood Simon Jr. <i>Monroe, WA</i> | Jean VanVoorhis <i>Downers Grove, IL</i> |
| Joe N. Lacy <i>Sugar Land, TX</i> | Pell D. Meier <i>Lyndhurst, OH</i> | Velma Read <i>Garrettsville, OH</i> | Jane D. Sinclair <i>Santa Rosa, CA</i> | Sandra K. Vickrey <i>Fort Wayne, IN</i> |
| Martha E. Lambert <i>Lenexa, KS</i> | Virginia D. Moore <i>Liberty, MO</i> | Betty L. Reddy <i>San Antonio, TX</i> | Mary Sinn <i>Jacksonville, FL</i> | Linda Lee Waco <i>McKinney, TX</i> |
| Elizabeth Ann Lamm <i>New Bern, NC</i> | Diana M. Morris <i>Columbus, OH</i> | Donna Christine Reiner <i>Newton, KS</i> | Betty J. Sivis <i>Nicholasville, KY</i> | Ernest D. Waggoner <i>San Angelo, TX</i> |
| Carol Donley Lavery <i>Macon, GA</i> | Wilhelm Moye <i>Bay City, TX</i> | Walter J. Renaud <i>Charleston, IL</i> | Joyce C. Smith <i>La Mirada, CA</i> | Sue Wallace <i>Boones Mill, VA</i> |
| Billie Lee <i>Wagoner, OK</i> | Beverly Jean Mugan <i>Des Moines, IA</i> | Sylvia P. Richards <i>Olive Branch, MS</i> | Roy Gerald Smith <i>Denver, CO</i> | George E. Wascovich <i>Atlanta, GA</i> |
| Stephen H. Leslie <i>Wooster, OH</i> | Carol J. Newman <i>Austin, TX</i> | Kevin Alan Robbins <i>Sheridan, AR</i> | Todd Allen Smith <i>Midland, TX</i> | James George Webb <i>Good Hope, GA</i> |
| John O. Lewis Jr. <i>West Des Moines, IA</i> | Steven Lewis Newman <i>Austin, TX</i> | Joyce R. Robinson <i>Ashland, IL</i> | Norman Carl Solco <i>Port Arthur, TX</i> | Suzanne Jean Webb <i>Saint Louis, MO</i> |
| Glenda F. Logston <i>E Millsboro, PA</i> | Claudine Nichols <i>Shawnee, KS</i> | Edith Rodgers <i>Burleson, TX</i> | Minnie S. Speight <i>Tampa, FL</i> | Hugh E. Weis <i>Swisher, IA</i> |
| John L. Longard <i>Wilder, KY</i> | Rebecca J. Nunnally <i>Fishers, IN</i> | Richard A. Rogers <i>Billings, MT</i> | Robert W. Stackhouse <i>Cincinnati, OH</i> | Lila White <i>Niceville, FL</i> |
| Maria Elena Lopez <i>Humble, TX</i> | Jon M. Olinger <i>Du Quoin, IL</i> | David A. Root <i>Beaverton, OR</i> | James E. Stockdale <i>Shoreline, WA</i> | Alice B. Wilkins <i>Sneads Ferry, NC</i> |
| Carol L. Low <i>Claremore, OK</i> | Barbara J. Osborne <i>Indianapolis, IN</i> | Gary L. Rose <i>Longview, WA</i> | Frank M. Stout <i>Olney, IL</i> | Clara M. Williams <i>Shreveport, LA</i> |
| Walter E. Lundblad <i>Shenandoah, VA</i> | Elizabeth S. Parke <i>Fort Smith, AR</i> | Joseph C. Rowell <i>Fort Worth, TX</i> | Annelle Strong-Shelburne <i>Brookhaven, MS</i> | Anita Lee Wilson <i>Midway, KY</i> |
| Dan D. Mackenzie <i>Hermiston, OR</i> | Clifford D. Parker <i>Albuquerque, NM</i> | Jacqueline Sanderson <i>Fishers, IN</i> | Nancy E. Stump <i>Jacksonville, IL</i> | Betty B. Wilson <i>Salem, OR</i> |
| James W. Mackey <i>Winchester, IL</i> | Cynthia Parvin <i>Pike Road, AL</i> | James Alan Sands <i>Eagle, ID</i> | Jerry M. Sullivan <i>Indianapolis, IN</i> | Christopher John Wolken <i>California, MO</i> |
| William J. MacLean <i>Charlotte, NC</i> | Doris R. Pearson <i>Franklin, IL</i> | Frank W. Sanford <i>St. Louis, MO</i> | George Harry Swain <i>Huntsville, AL</i> | John R. Wood <i>Fort Collins, CO</i> |
| Fraulein J. Maloka <i>Midway Park, NC</i> | Arlene J. Peightal <i>Camano Island, WA</i> | Charles Henry Schmidt <i>Alma, KS</i> | Jeanne Swanson <i>Eugene, OR</i> | Leo A. Woodruff <i>Wickenburg, AZ</i> |
| Mary Ann Malotte <i>Springfield, MO</i> | Norman H. Pencille <i>Colorado Springs, CO</i> | Carolyn D. Scholz <i>Silver Spring, MD</i> | Betty C. Tharp <i>Victoria, TX</i> | Darla Dee Woods <i>Sioux Falls, SD</i> |
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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 July 1 and December 31, 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!



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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 MRA, 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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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.

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| Marilee McCallister | Barbara and Ernest Pruitt | Robert and Kay Stegall | |
| John and Arlene McCoy | Elaine Pumpfrey | C. Thomas and Cheryl Steiner | |
| Thomas and Lea McCracken | Joe Pumpfrey | James and Beverly Stephens | |
| Cynthia McCrae | | Jay Stevenson | |
| | | Glen and Joyce Stewart | |

CHURCHES or ORGANIZATIONS

Dewitt Christian Church,
Brunswick, MO
First Christian Church,
Charleroi, PA
North Christian Church,
Fort Wayne, IN
Olivet Christian Church,
Center, MO
Trinity Christian Church,
Mechanicsville, VA



Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the church.

INDIVIDUALS

Todd Adams
Karmyn Bedgood
Delores Clark
Kenneth Coy
Betty Debs
Carolyn Fuller
Rex and Carol Horne

Lloyd Howard
Georgia Meece
Lester Palmer
Robert Patterson
Joe Pumphrey
Jerry Ridling
J. Keith and Patricia Roberson
Frances Sharp

S. Thomas and Caroline Shifflet
Robert and Martha Sweeten
Bonnie Thurston
Lawrence and Margaret Veatch
Harold Watkins
Richard and Peggy Ziglar
Dennis and Karen Zimmerman
Roger and Sherry Zollars

CHURCHES or ORGANIZATIONS

Christian Church of
Connellsville, PA



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
Claire and Charlotte Berry
David Blondell
Ben Bohren
Geoffrey Brewster

Peggy and Chuck Brittan
Sarah Renfro and Kyle Brown
Ann Burton
Elaine Bush
Bobby Wayne Cook
Philip and Nancy Dare

J. Kenneth and Margaret Evans
TTEE(s) of the Oreon E. Scott
Foundation
James and Linda Hamlett
Janice Beamer Johnson
Donald and V. Kathleen Jones
Ray and Anna Nixon

Lester Palmer
John Trefzger
Mamie Young Charitable Trust
Charles and Jane Watkins
Harold Watkins
Richard and Peggy Ziglar



Excellence in Ministry

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

INDIVIDUALS

Todd Adams
David Baker and Priscilla Adamson
Baker
Doris and George Beckerman
Geoffrey Brewster
Sarah Renfro and Kyle Brown
Steven Hellner-Burris
Paul and Ruth Channels

Raquel Collazo
Robert Cossell
Helen Ervin
Dawn Fleming
Alexis Gammon
Fred Jones
Thomas and Lea McCracken
Brandon McLarty

Howard Bowers and Sandra
Michael-Bowers
Meagan and Danny Miller
Lester Palmer
John and Jeannine Richardson
Julie Richardson
Jerry Ridling
Matthew and Cayla Rosine
Matthew T. Shears

Jefa Sheehan
S. Thomas and Caroline Shifflet
William and Mary Jean Shoop
Nathan and Karen Smith
Ryan Starr
Gregory and C. Widener
Rodney and Laura Witte



Heartbeats of Faith

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

INDIVIDUALS

Ben Duerfeldt
Nancy Saenz
Andrea Toonder



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Mark your calendar and join Pension Fund President and CEO, Rev. Dr. Todd Adams, on **TUESDAY, MAY 3** as he leads the 2022 Member Conference Calls. Live question and answer sessions for participating members will follow Todd's formal presentations. There are two convenient times to join:

11:00 a.m. EDT

Dial (833) 719-6864
Conference ID: **5864378**

7:00 p.m. EDT

Dial (833) 719-6864
Conference ID: **3988258**

Dial in up to 15 minutes before the start time.