Online Enrollment is Here!

The ability for members to enroll in our products through our online Member Portal is part of our continued efforts to add value to your Pension Fund experience.

With online enrollment you can skip the paper and go online securely to:

- Review your personal information and let us know if your contact information, such as your email, phone number or address, has changed.
- Easily submit your application for enrollment in a new Traditional IRA, Roth IRA, or Benefit Accumulation Account. Enrollment in the Pension Plan or TDRA must be coordinated with your employer.
- Contribute to your new account using existing banking information you’ve previously stored or add a new bank account. You can even set up recurring contributions to meet your savings goals.

WHAT YOU NEED TO KNOW

MARK YOUR CALENDARS

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AN OPPORTUNITY TO INNOVATE

This time last year, I was sitting down to begin our 2020 business plan focused on celebrating our 125th Anniversary, completing year 2 of our strategic plan, and charting travel and speaking engagements for the year. Void from my thoughts and language were words like pivot, unprecedented, and pandemic. And yet, as I look back over 2020, too often those words dominated the news, business conversations, and our board discussions.

Our team was well prepared to pivot—to serve our members in these unprecedented times and to face the challenges of the pandemic head on. Our team shifted to a work from home environment—claiming corners of the basement, the den, or the guest room, while tending to the e-learning needs of their children, negotiating video conference times with spouses and partners, and managing all life would bring. I cannot thank them enough for the extra lift, the positive attitude, and the love for their work they’ve demonstrated every day. We hope you never experienced any negative effects on how we served you.

And yet, 2021 does not look to be too different. We will continue our work from home strategy to keep our employees safe, the transactions moving, and member’s questions answered. Once there is widespread use of the vaccine and infection rates decrease, we will be ready to reengage in common space, knowing what once was described as the “5-days a week, 8 hours a day, from a central location” will most likely be a thing of the past. Some consider this a challenge; I consider it an opportunity to innovate while remaining focused on our key mission—helping pastors and church workers retire with the financial security they deserve.

In 2021, we will engage in determining what the next three years of our work will look like, in addition to our base business. We are working with two consultants to help us in this area. First, is a Six Sigma Black Belt who will help us sharpen our pioneering mindset, as we seek to gain operational efficiencies and reduce operating costs, while maintaining a safe and secure work environment.

The second consultant is known to many of you. The Rev. Sandhya Jha has been helping facilitate our work in diversity,

In 2021, we will engage in determining what the next three years of our work will look like.
equity, and inclusion – or as my daughter refers to it – Financial Intersectionality. This strategic focus will examine our work as an employer, a benefit provider, our business development work, and the steward of Ministerial Relief and Assistance. Key questions we will be shaping include, but are not limited to:

• What does retirement look like in non-dominant cultures?

• How is retirement understood differently depending on the sub-culture of a larger racial/ethnic group?

• How do we leverage our status as a non-bank trustee to work with those who are bi-vocational or who work full-time for the church, but with very little church-related income?

• What are the obstacles women face in retirement, who are often paid less than their male counterparts or start saving later in life?

• How do we ensure our employees have equal access to learning and development opportunities?

• How does our workforce and board of directors reflect those we are called to serve?

None of these questions will be answered in 2021 or even 2022. We are committed to examining the multiple lenses of ministry which compose the Stone-Campbell (Restoration) Movement. Our goal is to create a table, round in shape – where all are equal – and ever-expanding to ensure all are welcome and able to secure themselves and their loved ones in retirement. This means we will pivot again, stepping into new conversations in unprecedented ways, while ensuring a strong, smart, and secure retirement for times such as these!
UNA OPORTUNIDAD PARA INNOVAR

En esta fecha el año pasado, estaba sentado para comenzar nuestro Plan de Negocios 2020 enfocándome en celebrar nuestro aniversario de 125 años, completar el segundo año de nuestro Plan Estratégico y planear viajes y compromisos de conferencias para el año. Lejos de mis pensamientos y lenguaje estaban palabras como girar, sin precedentes y pandemia. Y, sin embargo, cuando miro hacia atrás en 2020, con demasiada frecuencia esas palabras dominaron las noticias, las conversaciones comerciales y las discusiones de nuestra junta.

Nuestro equipo estaba bien preparado para servir a nuestros miembros en estos tiempos sin precedentes y para enfrentar los desafíos de la pandemia de frente. Nuestro equipo cambió a un ambiente de trabajo desde casa - reclamando rincones del sótano, el comedor o la habitación de invitados - mientras atienden las necesidades de aprendizaje electrónico de sus hijos, negocian horarios de videoconferencia con cónyuges y socios y administran todo lo que la vida puede traer. No puedo agradecerles lo suficiente por el esfuerzo adicional, la actitud positiva y el amor por su trabajo que han demostrado todos los días. Esperamos haberle servido bien a pesar de estos desafíos.

Y, sin embargo, 2021 no parece ser demasiado diferente. Continuaremos con nuestra estrategia de trabajo-desde-casa para mantener a nuestros empleados seguros, las transacciones en movimiento y las preguntas de los miembros respondidas. Una vez que haya un uso generalizado de la vacuna y disminuyan las tasas de infección, estaremos listos para volver a participar en el espacio común, sabiendo que lo que una vez se describió como “5 días a la semana, 8 horas al día, desde una ubicación central” probablemente será una cosa del pasado. Algunos lo consideran un desafío; Yo lo considero que es una oportunidad para innovar sin dejar de centrarnos en nuestra misión clave: ayudar a los pastores y trabajadores de la iglesia a jubilarse con la seguridad financiera que merecen.

En 2021, nos comprometeremos a determinar cómo serán los próximos tres años de nuestro trabajo, además de nuestro negocio base. Estamos trabajando con dos consultores para ayudarnos en esta área. Primero, un Six Sigma Black Belt nos ayudará a afinar nuestra mentalidad pionera mientras buscamos ganar eficiencias operativas y
reducir los costos operativos mientras mantenemos un ambiente de trabajo seguro y protegido.

Muchos de ustedes conocen a la segunda consultora. La Reverenda Sandhya Jha ha estado ayudando a facilitar nuestro trabajo en diversidad, equidad e inclusión – o lo que mi hija llama – interseccionalidad financiera. Este enfoque estratégico examinará nuestro trabajo como empleador, proveedor de beneficios y administrador de la Alivio y Ayuda Ministerial. Las preguntas clave que daremos forma incluyen pero no son limitadas a las siguientes:

• ¿Cómo se ve la jubilación en culturas no-dominantes?
• ¿Cómo se entiende la jubilación de manera diferente según la subcultura de un grupo racial/étnico más grande?
• ¿Cómo aprovechamos nuestro estatus como fideicomisario no bancario para trabajar con aquellos que son bivocacionales o que trabajan a tiempo completo para la iglesia, pero con muy pocos ingresos relacionados con la iglesia?
• ¿Cuáles son los obstáculos que enfrentan las mujeres, a quienes seguido se les paga menos que a sus contrapartes masculinas o comienzan a ahorrar más tarde en la vida para la jubilación?

Ninguna de estas preguntas será respondida en 2021 o incluso en 2022. Estamos comprometidos a examinar los múltiples lentes del ministerio que componen el Movimiento de Restauración Stone-Campbell. Nuestro objetivo es crear una mesa redonda en la que todos sean iguales y continuando a expandirse para garantizar que todos sean bienvenidos y puedan asegurarse a sí mismos y a sus seres queridos en la jubilación. Para lograr este objetivo, estaremos entrando en nuevas conversaciones de maneras sin precedentes, ¡mientras aseguramos una jubilación Solida, Sabia y Segura para tiempos como estos!"
Last year was scary financially. I want to be more confident this year. Can you help me revamp my budget?

This past year was certainly one for the books! The job losses and market drops were enough to make even seasoned financial professionals pause for a moment...or ten. It is a great time to take stock and reset your finances, beginning with a budget reset.

Stability brings comfort during challenging times and can ease the strain of tumultuous events. With stability you can be confident you can weather the storm because you have done the right things with your finances today in preparation for an uncertain tomorrow. The right things include having sufficient savings, paying off debt and saving for retirement.

It all begins with the word ‘budget’ — it is such a simple word yet is an incredibly powerful tool.

So, let’s revamp your budget!

1. Start with an inventory of your emergency savings, debt, and retirement.

2. Ask yourself these questions:
   • Do you have three months worth of expenses saved in an emergency fund?
   • Are you consumer debt-free?
   • Are you saving up to the match for your retirement?

If you responded with a resounding ‘no’ to any of these questions, your revamped budget needs to include savings and debt reduction to help build stability and confidence in your finances.

3. Next, create goals for savings and debt reduction. This will depend on where you are in the savings journey, but we usually recommend starting with $1,000 as your first emergency goal if you have consumer debt to tackle.

4. If you are not saving to the match with your retirement, set a goal to get there too.

Now, let’s take an honest and thorough look at your current spending and how it measures up to the Ideal Budget guidelines.¹ The goal is to find margin, or extra money, in your budget to address savings deficiencies and/or debt reduction.

¹. https://petesmoneyschool.com/ideal-budget
I would like to retire in 5 years, but the volatility of the market has me concerned. Can you help me figure out if I am still on track to meet my goal?

Market volatility can make even the most comfortable investors worry about the security of their investments. As you approach retirement, this unease can intensify as you near needing the money you have worked so hard to set aside. If market volatility is turning your stomach, it might mean you are taking too much risk. The Your Money Line team can help you run some retirement projections to determine how you are tracking toward retirement. First, it is important to understand there is a difference between risk capacity and risk tolerance.

Risk capacity is the amount of risk you need to take to reach your financial goals in retirement. At the rate you are saving for retirement you might only need to earn a 3-4% return to reach your retirement goals. Alternatively, if you delayed saving, your rate of return might need to be two or more times this rate to fully fund your retirement goals.

Risk tolerance, on the other hand, is the amount of risk you are comfortable taking with your retirement dollars. Risk tolerance is often described as your “gut for risk.” Does the thought of watching your account value drop for a few months make you break out into a cold sweat? Do you lose sleep thinking about the last account statement you got in the mail? Or do you ignore them, shrug your shoulders, and keep going? Some people do not tolerate risk and volatility as well as others, and that is to be expected. However, it should not be ignored or minimized.

The key to financial security in retirement is to ensure you are saving enough now to allow your risk tolerance and your risk capacity to be similar, if not equal. If that sounds complicated, it is because it can be. The good news is Your Money Line is here to help assess how you are doing as you work toward your retirement goals. Our course created specifically for Pension Fund members, Preparing for Retirement, can help you see the big picture and ease the transition. And, our team can help you review retirement projections, longevity of dollars in retirement, and help you troubleshoot if you are not tracking as expected. Keep in mind, the Your Money Line team cannot provide investment advice. Once you can review retirement projections you will want to reach out to your financial advisor to review specific investment allocations and address any possible changes.

5. Look for areas where you are overspending from the guideline recommendations. Your first budget adjustment is to reduce that category to fall in line with the Ideal Budget guidelines.

6. Next, choose another category that you can reduce by 10%. As budget categories are being reduced, margin is being created that can be allocated to the savings category.

7. Once you’ve reached the $1,000 in emergency savings goal, the 10% allocation becomes the money to be used for debt reduction.

8. After your debt is paid off, and you have taken a moment to celebrate your success, you’ll go back to saving 10% to build up your emergency fund to three months of expenses.

Improving your financial confidence can be achieved with adequate savings, limited debt and good spending habits, all of which are facilitated through budgeting.

For additional information check out our budgeting course and the Break the Cycle: Paycheck to Paycheck course at yourmoneyline.com/pensionfund.
Goal-setting is an important part of preparing for a strong financial future. Organizational psychologist, and Wharton’s highest-rated professor, Adam Grant, recommends remembering it is not about one goal looming large at the moment; what is most important is confirming your priorities are in order. Grant drives home the point that those who have big goals should focus on their process and system. Spending time obsessing over large goals leads to little action, but those who give attention to their process for reaching the goal have a much better chance of turning dreams into reality.

We often think of our goals in terms of things we will stop doing as opposed to those things we will start doing. Grant shares it is more difficult to give up on or stop doing something than it is to embrace a new positive change. Many of us have experienced this concept in the modern approach to Lenten practices, adding time for prayer instead of forgoing soda and chocolate.

In the case of our personal savings, this could look like choosing to “start saving 10% of monthly income toward long-term financial goals” instead of “stop eating out or traveling.” Similarly, organizations could see providing retirement products as a way to start supporting employee financial wellness, instead of seeing it as something that will require them to stop spending money on other budget items.

By putting our energy into the process, we can enjoy the sense of accomplishment and success that comes from seeing tangible commitments to your goal. This proof of a commitment provides motivation to do what is needed tomorrow to continue pushing toward the finish line.

Once you set your goal, it is important to use the right tool to support it. Pension Fund products offer a safe place to save. The base interest earnings and protection from market volatility ensure your money has not lost value by the time you need it. Your Area Director (AD) is here to provide a bridge from conceptual goal to tangible commitment and action.

In 2021, our team would like to invite you to act. With our new EasyWebinar platform, we can schedule engaging
virtual presentations specific to your organization. Likewise, if you are interested in a personalized meeting for you and your family, we can provide a video call option through Microsoft Teams. We can be face-to-face, ready to support you, wherever you are.

Meeting with your Area Director virtually allows you to explore the full scope of opportunities available to members and employers. Set a time to meet with us today so we can help you:

• Review your organization’s existing Participation Agreement on file with Pension Fund
• Understand spouse eligibility for products
• Better understand self-service in the Member Portal, including new online enrollment options
• Discuss maximizing retirement savings
• Learn about utilizing the high-yield savings option available to our members (Benefit Accumulation Account)
• Consider how to increase your personal savings on an annual basis
• Explore Your Money Line
• Consider rollover opportunities to consolidate your retirement accounts

It is our pleasure to support the development of your goals and empower your steps toward action. Set a meeting with your Area Director today!

Here are the highlights of our Information Technology enhancements in 2020:

• New Product Launch – Our new 457(b) plan is a tax-advantaged deferred compensation retirement plan for non-steeple members who want to make retirement plan contributions in addition to a Tax-Deferred Retirement Account-403(b) and/or Pension Plan.
• Online Enrollment – Members can now enroll into products from anywhere, at any time. Online enrollment provides a more efficient, streamlined, and secure process to help you on your Road to Financial Wellness.
• Employer Portal – Employers with ten or more employees may have secure online access to manage and view employer-sponsored accounts, view and manage enrollments, open support tickets with Pension Fund, and upload and view important organizational documents.
• Security Enhancements – Our staff has worked to encrypt members’ personal data, thus making the data unreadable in the event of a breach. We have also expanded the use of two-factor authentication with internal staff and deployed industry-best email protection software to filter our spam and remove harmful emails.

Protecting our members’ information and providing convenient access is our top priority. Here are some of our projects on the 2021 road map:

• Member Identity Management – Work is under way to deploy new tools to assist in detecting and preventing fraud. We utilize digital identity intelligence and digital authentication to help spot suspicious behavior in nearly real-time and make well-informed decisions.
• Providing additional self-service options for beneficiary management and Required Minimum Distributions (RMD) elections for TDRA and IRAs via the Member Portal.
• Allowing members to upload and view important organizational documents via the Member Portal.
• Improvements to the website – We are updating our website to improve search, navigation, and content to enhance our customer experience.

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Helping you find the Road to Financial Wellness

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*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.
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* 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.
As we begin a new year, we often take time to reflect on what we are grateful for last year and hope for this year. A French proverb shares, “Gratitude is the memory of the heart.”

**What Is Gratitude?**

Over Christmas, I read Diana Butler Bass’s book *Grateful*. She writes of the transformative power of giving thanks. Across all religions, gratitude is a common thread and spiritual practice. Bass shares that gratitude is a personal and communal practice. It is a disposition of abundance and recognition that we live in a universe of gifts (air, sunrise, love of friends and family, water, food, nature). Gratitude is an emotional and moral response—expressing “this is amazing” and to be shared.¹

Gratitude is the quality of being thankful. It is the readiness to show appreciation for and to return kindness. *Gratitude*, which rhymes with “attitude,” comes from the Latin word *gratus*, which means “thankful, pleasing.” When you feel gratitude, you’re pleased by what someone did for you and pleased by the results.

When asked what they are thankful for in a year that tested all of us, Pension Fund staff shared intangible experiences—time with kids, the birth of a child, time spent outside instead of commuting,
slowing down and having time to cook, being employed, experiencing a perspective shift leading to new healthy habits, and survival of a loved one from COVID-19 after a long hospitalization. The common thread in this list is that they cannot be bought or stored. They touch the heart.

What are the Benefits of Gratitude?

Gratitude stimulates the happy section of your brain. Amit Sood, MD, shares in his book *The Mayo Clinic Handbook for Happiness*; no magic pill can improve energy, sleep, or kindness. Instead, he shares that counting one’s blessings each day through daily gratitude has been shown to increase physical health, sleep, and immunity.2

According to a study published in the *Cerebral Cortex Journal*, the hypothalamus, which manages stress, and the ventral tegmental area, which produces the sensation of pleasure, are both stimulated when we show gratitude or generosity.3

How to Get Started?

Dr. Sood from the Mayo Clinic suggests the following:

• **Using gratitude cues.** Keep photos of things or people that make you happy, such as positive scriptures or inspirational quotes in highly visible locations like on your computer or refrigerator.

• **Making a gratitude jar or keeping a gratitude journal.** Jot down a daily note of positive thoughts, no matter how small, and share them with friends or family.

Mary Jo Leddy writes in her book *Radical Gratitude* of ten “habits of being grateful that can help us live with spirit … in a dispirited time and place.” She suggests beginning to practice gratitude before you feel you are ready and thinking with your heart.4

The simplicity of this Buddhist prayer, included in Bass’ book, is an attainable illustration of gratitude:

> Let us rise up and be thankful,  
> For if we didn’t learn a lot today,  
> At least we learned a little,  
> At least we didn’t get sick,  
> And if we got sick,  
> At least we didn’t die;  
> So let us all be thankful.  

As we define our own “silver lining,” we have an ability to cultivate a mental attitude that will bring thanks and happiness. I am grateful to share these insights, and hope that they will help us find gratitude and wellness in the new year.

NOTES

MRA: IN SUPPORT OF MINISTRY

More than once over the last couple of years I have said or written that I believe with all my heart that there has never been a more crucial time for proclaiming the Good News of the Gospel of Jesus Christ. I believe that still, perhaps even more so, given the events of the last year or so in the United States, in Canada, and around the world.

We have, over the last 12–13 months, experienced a wave of individual, communal, and global chaos and loss. It has been a time that has exposed, in a new way, challenging and painful divisions across the United States. It is a time that has, for so many of God’s beloved, been wrought with sorrow. “Come, Lord Jesus, and soon,” was, I believe, a common prayer during Advent, perhaps, is still a desperate plea rising up from across the terrain of a pandemic that has made our everyday heartaches and the national crises that much more difficult to navigate.

At the front lines, and deep in the trenches of our communal pain, has been our pastors—men and women who have ached with us, assured us of God’s love for us, held us in prayer, and worked to assist their congregants and communities in need. Like all of us, our pastors are weary and worn and, perhaps, need a good gospel Word as much as any of us.

Pension Fund, via Ministerial Relief and Assistance (MRA), has been able to stand with many of our pastors and their families over the last year as they faced crises of their own. In 2020, we offered over $2 million in assistance via the 13th Check, Emergency Aid Grants, and Ministerial Relief Pensions. Funding also allowed us to continue, via technology, the crucial work of programs such as Excellence in Ministry (EIM). All of this is due to the faithfulness of our donors. The Church, through generous gifts, made these things possible. We stand grateful.

We also rolled out new MRA programs this year, such as our Parental Leave Assistance, a program designed to assist congregations in supporting
parental leave for their pastors while also seeing to the needs of the congregations in the absence of those pastors. The Reverend Allison Ruari, an associate at Vine Street Christian Church in Nashville, wrote to us about what such a grant meant for her congregation:

“The parental leave grant from Pension Fund was a gift to both my family and my congregation. While my congregation was proactive about updating and providing a generous leave time … the timing of my pregnancy didn’t allow for much lead time to make sure adequate funds were available for someone to fill in and take over some programmatic elements of my position. Because of this grant, programs and activities were able to continue smoothly with oversight and coordination from our divinity student intern.”

We have also offered vocational counseling grants for bi-vocational pastors, gift pensions for new church plants, and low-interest loans for EIM participants working to eliminate debt. In short, we are listening with open ears to the needs of today’s pastors in hopes that we can, through MRA programs, stand in support of them and their ministry for decades to come.

The need is great—and we need your continued help to meet it. We would be honored to include you in our role of Ministerial Relief and Assistance donors this year. A gift of any size supports MRA programs across the board, serving as a tangible sign of the Church’s presence with our clergy and congregations in need.

There are a variety of ways to give, and I welcome a conversation with you to discuss various options.

Our development team would also love to speak with you about joining the Chase Society—membership includes a $5,000 threshold gift (via estate gift, beneficiary designation, or outright cash gift) to MRA, which then is held in our endowment fund at Christian Church Foundation so that its proceeds can support MRA in perpetuity.

I also want to share with you that, for the third year in a row, we have 100% staff participation in MRA—every single staff person at Pension Fund is invested in the mission at some level with a paycheck contribution to MRA. This sort of real team effort in our mission cannot be overstated. I am grateful every day for my colleagues. As I am for each of you and for the work we do together, in Christ’s name, in support of ministry.

I am hopeful, Church, for the year ahead and I trust that I do not hope alone. May God’s grace continue to bless you all, just as this work blesses so many.
Image courtesy of Mississippi Boulevard Christian Church (Dec. 2019)
In the “Red Summer” of 1919, dozens of cities across the country, including Washington D.C., Chicago, and Elaine, Ark. are torn apart by white supremacy, domestic terrorism, and racial riots. The Ocoee massacre in Nov. of 1920, results in the deaths of more than thirty Black men, women and children, and the Tulsa Race Massacre in the summer of 1921, sees white mobs destroy more than 35 square blocks of what was the wealthiest Black community in the U.S. Racial tensions are boiling.

At a time when the country is in racial turmoil, Dr. Joseph Edison Walker—along with 10 other founding members—signs Mississippi Boulevard Christian Church into existence. Elder Blair T. Hunt, a civic leader and principal of Booker T. Washington High School (Memphis’ first black high school) is elected senior pastor in December. Under his cultivation, the central South Memphis congregation grows from 28 to an estimated membership of 800. Hunt retires after serving 52 years, followed by a long line of prominent and influential clergymen including Rev. Dr. Alvin Jackson and Rev. Dr. Frank Thomas.

In 2021, the church is celebrating 100 years of ministry. It is rich in diversity, history, spirit, and community as Memphis’ longest continually serving African American Disciples congregation.

Rising to the Challenge

Nearly one hundred years later, in 2020, the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery spark protests in cities across the United States as people of color and their allies confront systemic racism, leading to renewed conversations focused on justice and racial equity and equality.

The COVID-19 viral pandemic continues to ravage lives.

Almost a century after its creation, under the dynamic leadership of Rev. Dr. J. Lawrence Turner, Mississippi Boulevard continues to advocate for equitable policy changes, access to health care, food justice and educational reform for the underserved within the Greater Memphis area.

“What’s happened over the past year and throughout our country’s history is troubling,” said Justin Johnson, Director of Finance. “As a church with a history of working for the cause of justice, our church and pastor have been on the front lines, ensuring the work of Biblical justice goes forth.”
As a church with a history of working for the cause of justice, our church and pastor have been on the front lines, ensuring the work of Biblical justice goes forth.”

Over the past year, Rev. Dr. Turner has led and organized marches throughout the Memphis area and worked directly with city and state officials to ensure legislation moves forward.

Like many churches across the world, Mississippi Boulevard has needed to pivot with the rise of the COVID-19 pandemic. Switching to virtual-only worship and life group experience didn’t slow their ministry work: They delivered an average of 29,000 meals per month to essential workers and families in need, their Christmas Giving Tree drive provided $20,000 worth of toys, and they raised over $100,000 in scholarship funds for new and returning students.

“We're continuing to restore and cultivate hope and faith in this season by simply continuing what it means to live out the Gospel of Jesus Christ,” said Johnson. “While we may not be gathering in-person for worship, you can see from what we’ve accomplished this year that the church is definitely not closed.”

**Resiliency in Retirement**

The church’s outstanding generosity also extends to its employees. In late 2019, Pension Fund and Mississippi Boulevard partnered to provide the Tax-Deferred Retirement Account (TDRA) option for all full-time staff with at least one year of service.
“We had a long-standing relationship with another organization, but the plan wasn’t set up in a way that would allow for staff to be able to contribute to their funds and take control of their financial futures,” said Johnson. “Within a month or two we’d hammered out a plan our staff loved and the church was proud to implement.”

Staff members are automatically enrolled into the program and receive employer contributions, but the church also encourages employees to contribute their own funds. According to Johnson, more than 70% of eligible employees contribute additional funds, and his hope is that percentage will rise with time.

“As a church, we try to take a holistic approach with regards to caring for our staff,” said Johnson. In addition to competitive salaries and retirement benefits, the church offers robust health benefits.

“Being a part of Pension Fund is hopefully going to see to it that our staff will one day be able to retire and not have to struggle just to make it month to month,” said Johnson. “We offered this plan because we want our staff to feel cared for and one day reap its benefits.”

Mississippi Boulevard will be celebrating 100 years of ministry in November 2021.
The first quarter of 2020 resulted in significant losses in the equity markets, causing even well-diversified, balanced portfolios to drop 15–20% or more and leading Pension Fund to delay any Special Apportionment decision until September. This was a good move because the equity markets stabilized and began gaining traction, allowing Pension Fund to make up for the first quarter losses and establish a funding level sufficient for a 3.0% Special Apportionment Credit (SA).

More recently, our board of directors voted to give a Good Experience Credit (GEC) for both the Tax-Deferred Retirement Account and the Benefit Accumulation Account of 1.0% and 2.5%, respectively.

The year 2021 has begun on a good note for our investment program. We ended 2020 with good funding levels across all products, due to a strong fourth quarter. It will be a long year, but we hope this positive trend continues and allows our board to consider an SA and GEC again.

On that note, during their board meeting last November, our directors adjusted minimum funding requirements to allow for a GEC in newer products such as IRAs (Traditional and Roth) and our new 457(b) plan, while still providing some buffer to protect against adverse financial markets. Because of their growth in popularity and their nature (base rate + potential GEC), these specific products have a more difficult time growing reserves to the level that would traditionally allow for GEC consideration.

Of course, there is no guarantee of an SA or GEC in 2021, but with some stability in the global financial markets and these guideline changes, Pension Fund can maintain sufficient reserves required for SA and GEC consideration.

David Stone
Chief Investment Officer
davids@pensionfund.org

Last year certainly was not what any of us expected—in the financial markets or otherwise. We knew we would see an increase in investment market volatility, but not to the extent we experienced—with COVID-19 causing the economy to grind to a halt, combined with civil unrest and political chaos.
IN MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1 and December 31, 2020.

Jaikwan Ahn
Los Angeles, CA

Janette T. Akin
La Verne, CA

Patricia A. Albert
Des Moines, IA

William H. Anderson
Bethel Island, CA

Rieta Joyce Anderson
Pleasant Hill, MO

Donald D. Anderson
Topeka, KS

Suzanne Fox Anthony
Parker, CO

John M. Baker
Girard, PA

Louise E. Banks
Brookfield, CT

E. Patricia Barbier
Sun City West, AZ

Doris P. Barnes
Wilson, NC

Clyde E. Barnes
Colorado Springs, CO

Charlene E. Bartholf
Amarillo, TX

Jeffery Lee Bartlett
Bellefontaine, OH

Robert S. Bates
Indianapolis, IN

Sarah-Louise B. Beck
Indianapolis, IN

Dorotha M. Becker
Enid, OK

Deidi Ann Bergestuen
Fort Worth, TX

L. Hudson Biggio, Jr.
Prosper, TX

Arthur H. Bishop
Gainesville, VA

Bessie E. Bishop
Greeley, CO

William Bodine
Louisville, KY

John H. Boehnke
Richwood, TX

Lea R. Bortell
Black Mountain, NC

Dorothy Jane Bostick
Wilson, NC

Daniel L. Brooks
Tyler, TX

Francis Wayne Bryant
Wilsonville, OR

Louise Buechley
Michigan City, IN

Karen M. Burns
Edmond, OK

Elaine M. Bush
Centralia, IL

Marcia S. Butler
Atlanta, GA

Kelly M. Caldwell
Gravois Mills, MO

Olive Jean
Cauger-Chipper
Indianapolis, IN

Cheryl Chandler
Fort Worth, TX

Billy G. Childress
Mabank, TX

Willis Clark, Jr.
Santa Fe, NM

Juanita S. Coleman
Midlothian, VA

Lela Ann Coleman
Mount Vernon, WA

Patsy Collins
Brownsburg, IN

James W. Collins
Lakeland, FL

Ladenia M. Cowper
Columbia, MO

Joan B. Cox
Belton, TX

Delbert M. Crocker
Nashville, IN

Joann B. Cummins
Bartlett, TN

Beverly J. D’Arden
St. Louis, MO

Don F. Daudelin
Bloomington, IL
<table>
<thead>
<tr>
<th>Name</th>
<th>City/State</th>
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<tbody>
<tr>
<td>Geraldine Joyce</td>
<td>Indianapolis, IN</td>
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<tr>
<td>Molenhour</td>
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<td>Carol Ann Moody</td>
<td>Helena, MT</td>
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<td>Frederick Arthur Moore</td>
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<td>John R. Norris</td>
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<tr>
<td>Joseph M. Olafson</td>
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<td>Pilar Ortiz</td>
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<td>Marshall S. Parvin, Jr.</td>
<td>Creswell, NC</td>
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<td>Nellie Jo Pate</td>
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<td>Rutherford College, NC</td>
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<td>Frances M. Spotswood</td>
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<td>Richmond, KY</td>
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<td>Jon W. Tefft</td>
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<td>Leann J. Wertz</td>
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<td>Waltraut H. Whicher</td>
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<td>Shirley Wigginton</td>
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<td>Emma C. Wilkins</td>
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<td>Megan M. Wilkins</td>
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<td>Alonzo B. Wise</td>
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<td>Winnie B. Wolf</td>
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<td>Winston L. Worden</td>
<td>Cottonwood, AZ</td>
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<td>David Joseph Worden</td>
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<tr>
<td>James P. Wright, Jr.</td>
<td>Mansfield, TX</td>
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<tr>
<td>Cecil Raymond Yates</td>
<td>La Verne, CA</td>
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</table>
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, 2020, 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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### 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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| Cathy Adams | Stephen Austin
| Todd Adams | Sydney Avent
| Sophia Ahn | David and Suzan Avery
| Tommy and Vickie Akers | Richard and Barbara Bable
| Kathryn Albers | Donald De Baets
| Anna Alexander | Fay Bailiff
| Don and Judy Alexander | James and Beverly Bailiff
| Joyce Allen | David Baker and Priscilla
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| | Eric and Charlesia Brown
| | Evelyn Park Brown
| | Frances Brown
| | Jenetta Brown
| | Lula Spencer and Columbus Brown
| | Norma and Thomas Brown

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*The Bridge*
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Judith and John Browning
Roy and Gerry Browning
Virginia Brubaker
Laverne Brumley
Jacquelin Brummel
Joseph Bryan
Linda Bryant
Evelyn Buchanan
Roy Bullock
Rebecca Bunton
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Laura Butler
Maureece Butler
Charlene and Keith Butz
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Cynthia Carson
John Carter
Mary Beth and Peter Cascio
Carlos and Bethaida Castaneda
Richard and Lura Cayton
Linda Cheverton
Young Ik and Ayoung Cho
Roxanne Churchill
Janet Long and Daniel Clark
Robert Clark
Robert and Ida-Anne Clarke
Marlene Clayton
Ann Click
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Brandon McLarty
Richard McVicar
Georgia Meece
David Meeker
Margarete Meier
Radhika Mereedy
Dagmar Merrick
Glenn and Janet Mers
Ralph and Ann Messick
Walter and Inez Messley
Peter Method
Arthur and Billie Jean Meyer
Wayne and Carol Meyer
Milton and Betty Mikesell
John Scott Miller
David and Ruth Ann Mindel
Robert and Mollie Mitchell
Alice Moon
Benna Moore
Geoffrey Moran
Jean and Arthur Morgan
Martha Moseley
Douglas Smith and Kathleen Moyer
Jean Muir
Judith Muir
Mary Alice Mulligan
William Mumford
Charlotte Nabors
Walter Naff
Kenneth and Marjorie Neal
Frank and Roberta Needles
Lea and Wesley Nessmith
Edith Newby
Cynthia Newman
Kenneth Newton
Phan Nguyen
Gregory and Denise Nichols
Jean Nichols
Joann Nisbet
Carol Nishiura
James and Ruth Nix
Karen Nolan
Dr. Thomas and Marlene Norman
Linda Norville
Patricia Nottingham
Donald Nunnelly
Bernard Oakes
Richard and Mary Ober
Denise Olmsted
Olga Oquendo
Mable Owens
Robert and Mary Ann Owens
Connie Palmer
Lester and Janelle Palmer
Mary and Ralph Palmer
Teresa and Albert Dulyea-Parker
Mary Anne and Rodney Parrott
Coy and Fay Parsley
Gabriel Lopez-Patino
John and Margy Patterson
Robert Patterson
Claude Payne
Arlis Peer
Michael and Valerie Pennanen
Albert Pennybacker
Robert and Betty Jane Penrod
Luz Perez
Robert and Deborah Perry
Ralph and N. Carol Peters
J. Dean and Deborah Phelps
Robert and Janet Pickerell
Harold and Donna Pierce
Arlene Pimentel
Carrie Pitman
Robert and Karen Frank-Plumlee
Melissa Poe
M. Alice Porter
Vesta Porter
Tommy and Kathleen Potter
Marilyn Powell
Barbara Pratt
Gary and Linda Prichard
Yvonne Prichard
Nancy Prindle
Barbara and Ernest Pruitt
Fred and Sandra Pugh
Joe and Elaine Pumphrey
Karen Ramos
George and Willa Randall
Betty Rathbun
Barbara Maye Ratliff
Carol Rawlings
Luther Redmon
Kerry Reed
Barbara and Daniel Regan
M. Ann Richards
Della and John Richardson
Homer Richardson
Julie Richardson
Elizabeth Richey
Sarah Richey
Carolyn and Ralph Ricksecker
Jerry Ridling
Jennifer Riggs
Phyllis Ringham
Doranoemi Tordella Rios
Omar Daniel Rios and
Doranoemi Tordella Rios
J. Keith and Patricia Roberson
Tashana Robinson
Joan Rodgers

Ministerial Relief & Assistance, continued
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
Todd Adams
Tommy and Vickie Akers
Kathryn Albers
Don and Judy Alexander
Frances and John Alford
Edwin and Sandra Allen
John and Marsha Von Almen
David Altizer
Lyle Anderson
Susan Anderson
Margaret Anderson
John and VarDeen Andrae
Enid Olivieri-Ramos and Ceferino Aponte
Marilynn Ausherman
Charles and Burnell Babcock
Deanna Baker
Martha Baldwin
Mary Bancroft
Nicanor and Elsa Bandujo
Clifford and Mary Barber
Bruce and Laura Barkhauer
Edith Barley
Ladonna Barnett
Lawrence and Jennifer Bass
Dorotha Becker
Mitchell and Karen Ruth Becker
Karmyn Bedgood
Betty Beeson
Virginia Bell
Charles and Martha Beneze
Thomas and Beverly Benjamin
Charlotte Berry
Judy Bever
Ethel Bingham
Betty Blakemore
Sara and Frank Blodgett
Edward Bodanske and Diane Bodanske-Dowthitt
David Boger
Joan and Garland Bohn
Alan and Joan Bone
Angel Bonilla
William and Lucille Booth
Eugene and Karen Boring
Victor and Megan Boschini
Martha and Bill Boswell
Stephanie Boughton
Robert Boyte
Robert and Ruth Bradley
Don Brewer
Donald and Nancy Brewer
Geoffrey Brewster
Eugene and Elizabeth Brice
William and Janet Elaine Briley
Berlena Brock
James R. Brooks
Michelle Brown
Larry Brown
Candice and William Brown
Lula Spencer and Columbus Brown
John and Janice Browning
Roy and Gerry Browning
Charles and Laverne Brumley
Jacquelin Brummel
Margaret Bryan
Cleveland and Linda Bryant
Gloria and Richard Bucher
Patricia Bunton
Carol Burkharter
Ann Horton Burns
Patricia and George Burris
Elaine Bush
Timothy Butler
Susan Shadburne and Don Call
James Carpenter
Elizabeth Carrasquillo
Cheryl Carter
David Cartwright
Mary and Brent Cary
Paul and Ruth Channels
Linda Cheverton
John and Belinda Churchill
Karen and Gregory Clapp
Robert Clark
Robert and Ida-Anne Clarke
Jerilyn Close
Patrick Cogswell
Marylyn and Dr. Alan E. Cole
Sharon Coleman
Sandra Collins
Marilyn and Albert Combs
Shirley Compton
Clifford Cox
Duane and Susan Cox
Lisa Cripe
William and Patricia Crowl
Donna Wolff-Crump and Robert Crump
Allison and Philip Cuba
Linda and Richard Cueni
William and Linda Curwood
V. Jean Daetwiler
Marjorie D’Antonio
Roger Davidson
Gilbert Davis
Joan Dennehy
Leslie L. Hildreth and Thomas Mark Denton
Rebecca Dickinson
Steven and Donna Doan
William and Donna Dodson
Patricia Dorisse
Harold and Ann Doster
Cynthia Dowell
Duncan and Tina Draper
David Dunning
Paul and Michaelene Durbin
Stephanie Edge
Ester Edwards
Nancy and Albert Eichorn
Patsy English
Charles and Mary Evans
Douglas Evans
Edward McCurley and Jane Ewalt
O. David Farrar
Ted and Barbara Faulconer
Faye Feltner
Maurice and Sara Fetty
Paul and Ruth Few
Margaret Fines
Martha and Gregory Fitch
Terry and Frieda Poland
Joan Fowler
Virginia Fraley
Dixie and Ralph French
Deborah Owen and Kevin Frings
Joe Ann Fuller
Ivan and Carolyn Fuller
Elaine Fulp
Leslie and Margery Galbraith
Jerry and Anna Galbreath
Barbara and Raymond Galloway
Lila Gammon
J. Gardner
Elizabeth Garrett
Robert Gates and Judith Palumbo-Gates
Frances Gay
Larrie and Linda Gaylord
Phil Gilliland
A. Stephen Ginn
John Glosser
Gerould and Bonnie Goldner
Valera Grant
Carol and Larry Grimes
Jorge and Jolma Guevara
Marcia and Gale Hagee
Susan Hakansson
Stephen and Lisa Haley
Robert Halstead
Linda and James Hamlett
Phyllis Augustine Hammond
Donald and Nancy Hammond
Jerry Handy
Barry and Diana Hanke
Howard and Jean Hanson
Annette Harden
Robert and Mary Harris
William and Lucinda Harrold
John and Judith Hart
William and Patricia Hart Ford
Ann Seale Hazelrigg
Rex and Evelyn Heavin
Nancy Heimer
Jane Herrington
Nathan Higginbotham
Charles and Marilyn Highfield
Claudette Hill
Henry and Kathryn Hilliard
William and Betsy Hine
Helen Hodkins
Helen Hodkins
Betty Hogan
Deloris and James Holiman
Carolyn Hopkins
Joan Houston
Josephine Hughes
Robert and Loretta Hull
Kathryn Hull
Nicholas Hume
John and Toni Imbler
Christina Irvin
Jayne and Carl Jackson
William and Mary Jacobs
Ellen Janebeur
Eileen Janzen
Sharon Jarman
Richard and Rene Jensen
Karen and David Kovalow-St John
Richard and Jessie Johnson
Darrell Johnson
Tim Johnson
James and Mary Johnson
Loy and Janie Jones
Richard and Linda Jones
Katherine Jordan
William and Vivian Keller
Judith Kendall
Jamie Kent
Mary Kicklighter
Mary Caudle-Kidd
Virginia Kincaid
R. Burnell and Emily Krager
Brian and Margaret Krebs
Marjorie Kreller
Lynn Lackey
Joanne Laird
S. Yvonne Lambert
Elizabeth Lambert
Dennis and Lana Hartman
Landon
Judith Landry
Phyllis and Robert Lane
Richard and Nancy Laslo
A. Oden and Fonda Latham
Richard Lee and Doris Lauer
Marvin and Mary Kathryn Layman
Ruth Lee
Leonard Leslie
Ferris Leslie
David and Kathie Leslie
Joe and Betty Lindsoe
Ana Loubriel
Lanny Lybarger
John and Margaret Lyons
Arne and Virginia MacFarlane
Robert and Shirley Magee
Linda Manns
Howard and Dorothy Marshall
Sheryl Martin
Andrew and Jean Matthews
Kyle Maxwell and Debra Powell-Maxwell
Dorothy May
Frances Mayberry
Marilee McCallister
Thomas McCracken
James and Pamela McCurdy
Marlene McDaniel
William and Julia McDonald
Clyde and Hilda McKee
Hilda McKee
Donald McKenzie
Barbara McKern
Tana McKinley
Brandon McClary
Douglas and Diane Meister
Ralph and Ann Messick
Edwin and Louise Michael
Dixie Miller
Philip Vernon and Paula Miller
John Scott Miller
David and Ruth Ann Mindel
Alice Mitchell
Robert and Mollie Mitchell
John and Judith Moore
Glenda and Rodney Moore
Richard and Constance Moore
Herschel and Yolanda Moore
Diana Morse
Martha Moseley
Donald and Carol Moseley
Fred Moseley
Donna and James Muller
Verl Murphy
Frank and Roberta Needles
Edith Newby
Judith Ney
Diep Ngoc Thi Ngo
Phan Nguyen
Jean Nichols
Gregory and Denise Nichols
William and Patricia Nottingham
Jill Novak
John Novikoff
Kristy Ohneck
Lisa Faye Orr
Margaret Owens
Lester and Janelle Palmer
Connie Palmer
Diana Palusko
Rodney and Mary Anne Parrott
Charles and Emily Patchen
Robert Patterson
William Paulsell
Gerald Payton
Lew & Vickie Pearce
Rufus and Arlis Peer
Ralph and N. Carol Peters
Allen Peyton
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
The N. Dwain and Virginia K. Acker Fund

Paula Bishop Pociecha and Michael Pociecha
G. Philip and Loris Points
Marcia Pool
Nicole Porter
Donald Postell
Tommy and Kathleen Potter
Stuart Price
Joe and Elaine Pumphrey
Donna Pursley
Ellen Nolte and Donald Racheter
Barbara Maye Ratley
Carol Rawlings
Robert Lee Hill and Priscilla Reckling
Kerry Reed
Kathleen and William Reinger
Betty Reneau
Janet Richardson
John and Della Richardson
Jerry Ridling
Janet Riley
James and Adelia Rivers
Tashana Robinson
Jeanine Sweitzer Rodefer
Irina and Roberto Rodriguez
Terry Rothermich
Stewart and Jill Fernie Royce
William S. Ryan
Erin Sack
Louann Scobie
David Odell-Scott
Juanita Scriven
Wilma Floydette Seal
Matthew T. Shears
S. Thomas and Caroline Shifflet
Dale Shreeves
William Sikes
Sarah Simonds
Douglas and Mary Skinner
Mildred Slack
Aaron Smith
Nathan and Karen Smith
Paul Snipes
Beverly Dale and Lawrence Souder
Vicki Southern
Perry and Doris Spencer
Gene and Sallie Spillman
Richard Spleth
Nancy Squier
Kenneth Stamper
Ryan Starr
Robert Stauffer
C. Roy and Anne Stauffer
C. Thomas and Cheryl Steiner
Frances and Lawrence Steinmetz
James and Beverly Stephens
Patricia Ann Stockdale
Robert and Martha Sweeten
Karen Sweitzer
Amos and Ann Sykes
Dorothy and Eddie Thomas
William Thomas
Nancy Thomas
Margaret and Robert Thompson
Archie Thompson
Barbara and Gary Thornton
John and Lila Thrasher
F. Richard and Mavis Throckmorton
Raymond and Judith Ticknor
Horace Tomlin
Patricia Trader
Leo Traister
Steven and Susan Traw
Sue Cantrell Tromblee
Judith Troxler
Trustees of the John & Sharon Matsel Trust
Trustee(s) of the Brown Family Rev. Living Trust
Joe Urban
Joyce Veatch
Arthur and Pauline Vermillion
Edouard and Marie Vilnea
Mary Walton
Ronald Warmelink
Kenneth and Nancy Watson
Miriam Watson
Phyllis Weare
Ralph and Terri Wearstler
Annabelle and Carl Weisheimer
Mary Wells
Katharine Wells
Patsy and Jere’ L. Wells
Robert and Eunice Welsh
Harland West
William Wheatley
Angelia Colon Whitacre
Carl and Beverly White
Judith Whitehouse
Win Wilde
Jerry and Mary Beth Williams
Linda Williamson
Marla Wills
Tracy and Verna Wilson
John and Frances Winkler
Douglas Wirt
Morris and Winifred Wood
Claude and Gladys Wood
Virginia Wortman
Sandra and L. Winston Wright
Karen Jane and Bennie Yount
Richard and Peggy Ziglar
Donald Zumwalt

CHURCHES or ORGANIZATIONS

First Christian Church, Charleroi, PA
North Christian Church, Fort Wayne, IN
The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church.

**INDIVIDUALS**
- Todd Adams
- Harold and Lynne Armstrong
- Karmyn Bedgood
- Patricia Bonner
- Geoffrey Brewster
- Eugene and Elizabeth Brice
- Roy and Gerry Browning
- David Cartwright
- Kenneth Coy
- David Dean and Bonnie Darnall
- Betty Debs
- Patsy English
- Morris and Sandyra Finch
- Carolyn Fuller
- Jerry and Anna Galbreath
- A. Stephen Ginn
- George and Suzanne Gordon
- Annette Harden
- Robert and Helen Hodkins
- David and Lola Van Horn
- Rex and Carol Horne
- Ellen Janebeur
- Leonta Longman
- James and Pamela McCurdy
- Dennis McKee
- David Meeker
- Denise Omlsted
- Lester and Janelle Palmer
- Robert Patterson
- Paula Bishop Pociecha and Michael Pociecha
- Barbara and Ernest Pruitt
- Joe and Elaine Pumprey
- Carol Rawlings
- Jerry Reed
- Jerry Ridling
- Cheryl and Gary Sanders
- S. Thomas and Caroline Shifflet
- Beulah Shirley
- Dale Shreeves
- William Sikes
- Nathan and Karen Smith
- Peggy and Earl Slott
- Robert and Martha Sweeten
- Gary and Barbara Thornton
- Patricia Trader
- Harold Watkins
- Claude and Gladys Wood
- Richard and Peggy Ziglar
- Dennis and Karen Zimmerman
- Roger and Sherry Zollars

The Endowment Fund assists 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
- Virginia Bell
- Claire and Charlotte Berry
- David and Julia Blondell
- James and Ann Burton
- James Caton
- Bobby Wayne Cook
- Duncan and Tina Draper
- Linda and James Hamlett
- Lee Hankins
- Philip Jones and Catherine Cralle-Jones
- Ray and Anna Nixon
- Lester and Janelle Palmer
- Mary and Ralph Palmer
- Marjorie Reisinger
- John Trefzger
- Trustee(s) of the Truce V. Lewellyn Trust
- Harold Watkins
- Charles and Jane Watkins
- Morris and Sandyra Finch
- Carolyn Fuller
- Jerry and Anna Galbreath
- A. Stephen Ginn
- George and Suzanne Gordon
- Annette Harden
- Robert and Helen Hodkins
- David and Lola Van Horn
- Rex and Carol Horne
- Ellen Janebeur
- Leonta Longman
- James and Pamela McCurdy
- Dennis McKee
- David Meeker
- Denise Omlsted
- Lester and Janelle Palmer
- Robert Patterson
- Paula Bishop Pociecha and Michael Pociecha
- Barbara and Ernest Pruitt
- Joe and Elaine Pumprey
- Carol Rawlings
- Jerry Reed
- Jerry Ridling
- Cheryl and Gary Sanders
- S. Thomas and Caroline Shifflet
- Beulah Shirley
- Dale Shreeves
- William Sikes
- Nathan and Karen Smith
- Peggy and Earl Slott
- Robert and Martha Sweeten
- Gary and Barbara Thornton
- Patricia Trader
- Harold Watkins
- Claude and Gladys Wood
- Richard and Peggy Ziglar
- Dennis and Karen Zimmerman
- Roger and Sherry Zollars

**Churchwide Health Care Gift Fund**

**Excellence in Ministry**

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

## EMPLOYER-SPONSORED RETIREMENT PLAN OPTIONS

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for Someone Who:</th>
</tr>
</thead>
</table>
| **Pension Plan**<br>DEFINED BENEFIT PLAN | • Provides a guaranteed monthly payment for life for you and your spouse  
• Provides death benefits for your spouse 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 | • Wants security of income-for-life (won’t outlive money)  
• Wants peace of mind for a spouse/family with death and disability coverage |
| **Tax-Deferred Retirement Account-403(b)**<br>(TDRA)<br>DEFINED CONTRIBUTION PLAN | • 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 | • 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 |
| **457(b) Plan**<br>DEFERRED COMPENSATION PLAN | • 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 | • 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 |

* Eligible employers include: colleges, universities, seminaries, benevolent care centers, and non-steeples.

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.
## INDIVIDUAL PLAN OPTIONS

<table>
<thead>
<tr>
<th>Program</th>
<th>Advantages</th>
<th>Good for Someone Who</th>
</tr>
</thead>
</table>
| IRA: Traditional & Roth | • 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  
• 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 | • 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                                                                                           |
| INDIVIDUAL RETIREMENT ACCOUNT |                                                                                                                                                                                                             |
| Benefit Accumulation Account | • 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 | • Is looking for a competitive base rate to build their emergency savings  
• Would like to withdraw funds at any time without penalty                                                                                              |
| HIGH-YIELD AFTER-TAX SAVINGS ACCOUNT |                                                                                                                                                                                                             |

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**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.
Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, on **Tuesday, May 4** as he leads the 2021 Member Conference Calls. Live question and answer sessions for participating members will follow Todd's formal presentations.

Toll-free number for both calls: **(833) 719-6864**

- **11 a.m.** EST, Conference ID: **7881929**
- **7 p.m.** EST, Conference ID: **7027136**