

**The General Synod** of the United Church of Christ (UCC) adopted the Plan described in this brochure for supplementing small annuities of retired clergy and lay employees and their widowed spouses/partners.

Individuals who qualify may receive monthly payments to bring total pension income up to a minimum level set annually by authority of General Synod, upon recommendation from the Pension Boards.

Effective January 1, 2010, the minimum annual pension level is \$24,600 (\$2,050 monthly) for a retired minister or lay employee or \$18,450 (\$1,537.50 monthly) for a widowed spouse/partner. These levels are based on the total dollars available from Our Church's Wider Mission (OCWM), the Christmas Fund Offering and endowed funds for Ministerial Assistance, as well as the number of eligible persons applying for pension supplements at any given time.

Supplementation is a gift based on need and years of dues-paying participation in the UCC pension fund(s). The Plan does not reduce or increase regular annuity payments made by the Pension Boards.

**Availability of pension supplementation is determined on an annual basis. There is no guarantee that supplementation will be available in future years.**

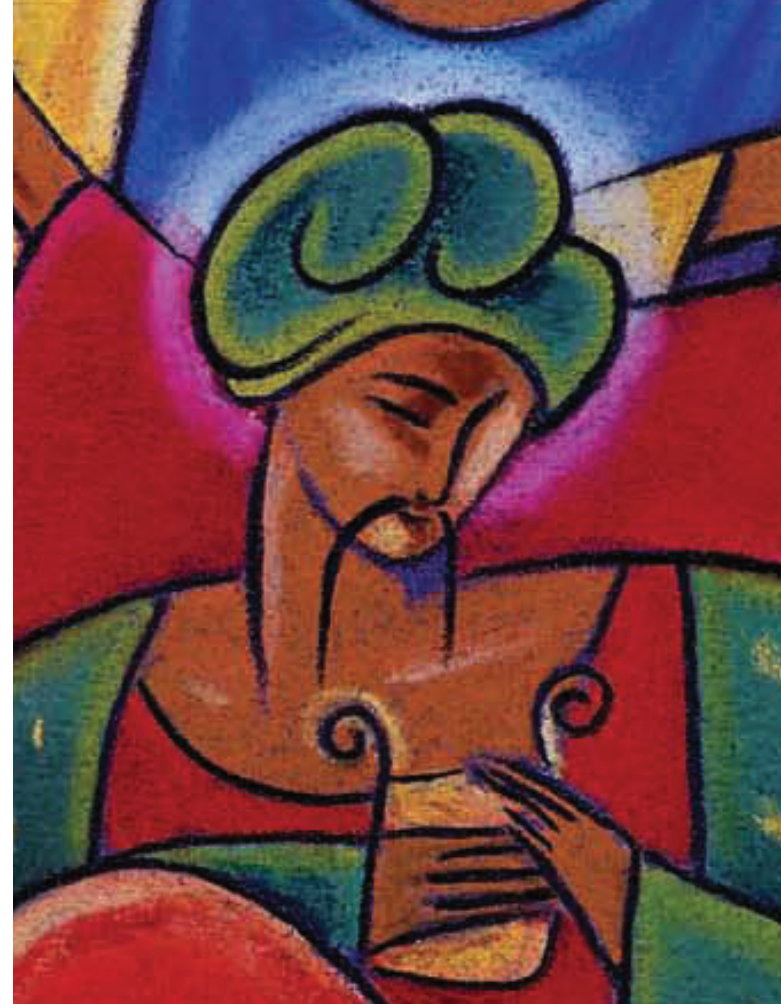
### **if you are ordained...**

Participation in Social Security is assumed in calculating total pension income. If a member was eligible for, but chose not to participate in, Social Security, supplementation will be based on the income the individual would have received if he or she had participated in Social Security. This could reduce or eliminate supplementation.

The United Church Board for Ministerial Assistance, a corporation within the Pension Boards, offers emergency financial assistance grants or income grants to clergy families in need. The grants program is funded principally by the Christmas Fund Offering and designated gifts to the Board for Ministerial Assistance. Clergy families in need should contact their Conference Minister, who may request income or emergency assistance grants. For questions and information about this program, contact the Pension Boards' Ministerial Assistance Office toll-free at **800.642.6543, ext. 2716**, or call your Conference or Association Office.

#### **Pension Boards—UCC**

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*Gifts to the Christmas Fund at Work*

## **2010 General Synod Plan of Supplementation of Small Annuities**

for Retired UCC Clergy  
and Lay Employees

Administered by the  
Pension Boards—UCC



**Effective January 1, 2010**

**eligibility** Full supplementation benefits require 30 years of “pension dues-paying” service. Proportionately lower payments apply for fewer years of service, defined as full-time service in which pension dues were paid to a UCC pension fund\* – paid directly by the employee or on his or her behalf by a church or other body of the UCC, one of its predecessors, or an organization supported by the UCC.

Widowed spouses/partners may qualify for supplementation if the deceased spouse/partner:

- was an active or retired member of the Annuity Fund at the time of death; *or*
- was an active member of the Annuity Fund until age 60; *or*
- was disabled, but had been an active member of the Annuity Fund prior to becoming disabled; *or*
- ceased to be an active member of the Annuity Fund because of disability and remained disabled until age 60.

(**Note:** Persons living in nursing homes or other facilities that require that this gift be included as income are not eligible for supplementation.)

*\*For the purposes of this Plan, “UCC pension fund” includes The Annuity Plan for United Church of Christ, Annuity Fund for Ministers and Retirement Fund for Lay Workers; the Evangelical Synod Fund or Reformed Sustention Fund (prior to 1942); and Ministers’ Retirement Annuity Fund (1941-1976) of the Evangelical and Reformed Church.*

**criteria** Applicants who wish to be considered for supplementation must submit a Pension Data Sheet, available by calling **800.642.6543, Option 6**, or on the Pension Boards’ web site at [www.pbucc.org](http://www.pbucc.org).

In assessing the need for pension supplementation, an annuitant’s or widowed spouse’s/partner’s total includable pension income is compared first with the established minimum pension level.

Pension income includes annuities paid by the Pension Boards, as well as Social Security benefits before deductions for Medicare, and any other retirement benefits. These may include pensions from the UCC, secular pensions, pensions from other denominations and military service pensions. Current earnings, if any, including those of a spouse/partner, are also counted as income. No supplementation is paid if pension income exceeds the set minimum.

Recipients are responsible for notifying the Pension Boards if their or their spouse’s/partner’s total pension income (not including supplementation and any Social Security cost-of-living adjustments) changes at any point during the year. Supplementation will be adjusted accordingly.

**assets** Personal assets are another factor used in determining supplementation. If any individual or couple owns a home, the maximum value of their personal assets, excluding the home, may not exceed \$75,000. If a home is not owned, personal assets may not exceed \$100,000.

**early retirement** Pension dues must have been paid at least until age 65 for full supplementation to be granted. No supplementation is paid until age 65.

To qualify for supplementation at any level, pension dues must have been paid until at least age 60. If payment of pension dues stopped between ages 60 and 65, total pension income will be considered to be the amount the employee would have received had dues been paid until age 65, with the annuity starting at that time.

**disability** Termination of pension dues before age 60 resulting from disability will not disqualify a member or widowed spouse/partner from eligibility for supplementation.

If payment of pension dues ceased prior to age 65, and the member was disabled, the estimated total pension income will not be adjusted because of early termination.

**annuity options** For a single member, the base benefit used in calculating pension income for supplementation is the amount paid under a Single Life Annuity, regardless of the actual annuity selected.

For a member who is married or in a qualifying same-gender domestic partnership, the benefit used in calculating pension income will be the greater of: a) the amount paid under the actual annuity selected by the member; *or* b) the amount payable under the Joint Life Annuity Option, with 66⅔% continuing to the surviving spouse/partner.

If a member who is married or in a qualifying same-gender domestic partnership elects a Joint Life and Survivor Annuity Option with a Joint Life Annuitant other than his or her spouse/partner, the base benefit used in calculating pension income for supplementation purposes will be the amount that would have been available from a Single Life Annuity.

**withdrawals** If a member withdraws a portion of his or her account, the base benefit used in calculating pension income for supplementation will be the amount he or she would have received if no withdrawal had been made. (For additional information on withdrawals, please refer to the *Annuity Plan for the United Church of Christ*, available upon request from the Pension Boards.)