

RESOURCES TO ASSIST YOU IN YOUR PATH TOWARDS RETIREMENT



If you are in the process of arranging your financial life in anticipation of retirement, or if you are ready to begin the process of retirement, the resources below can provide you with the information you will need to make the best decision possible for you and your family.



Cash and Debt Planning Resources

- Access a **Budgeting Worksheet** on pbucc.org: [Click here](#) to create your household budget.
- Create a **Debt Paydown Goal** or **Emergency Fund Goal** on EY Navigate™: Log in to the [EY Navigate™](#) website, click **Menu, My Goals & Finances**, and **Create an Emergency Fund Goal**.

Financial Planning Resources

• EY Navigate™ Financial Planner Line:

Get unlimited access to confidential financial guidance from an EY financial planner at no cost to you! EY planners are available Monday through Friday from 9:00 a.m. to 8:00 p.m. ET. Call **1.877.927.1047**. [Click here](#) to learn more.

• EY Navigate™ Financial Planning Website:

Create a budget, track your spending, monitor your financial goals, and more on the EY Navigate™ website. [Click here](#) to learn more and get started.

If you are new to the EY Navigate™ website, please register at pbucc.eynavigate.com; click **Get Started**; and enter your **7-digit Member ID** (without the hyphen); and follow the prompts to create an account.

Call a PBUCC Pension Counselor

Are you ready to turn your PBUCC retirement account into monthly lifetime retirement income payments or would you like to know more about the process? Our Pension Counselors are ready to assist to you no matter where you are in your financial journey.

**Call a PBUCC Pension Counselor
at 1-800-642-6543 to get started!**



The Pension Boards
United Church of Christ, Inc.
WHERE FAITH AND FINANCE INTERSECT

Estate Planning Resources

- **Estate Planning Guide:** Use the [Vital Records Organizer](#) tool on pbucc.org to help you keep track of your important personal records.
- **Estate Planning Templates:** If you have Highmark BCBS coverage, you can access various legal document templates for free to help create your Will, Living Will, Durable Power of Attorney, and other legal documents. PBUCC members can log in to their Health Advocate account. Go to [members.healthadvocate.com](#) > Legal Center > Personalized Legal Center.

Insurance Planning Resources

- **PBUCC Benefit Plans:** To learn more about PBUCC's Medical, Dental, and Vision plans, please [click here](#).
- **Rate Locator:** To view 2023 monthly premiums for the **UCC Medicare Advantage Plan with Rx** [click here](#).
- **Why Did PBUCC Choose Humana?** [Watch this video](#) to learn about the benefits and features of the **UCC Medicare Advantage Plan with Rx** administered by Humana.
- **Life Insurance Needs Analysis:** Estimate if you have enough life insurance on EY Navigate™: [Log in to EY Navigate™](#) website; click **Menu > Learning Center > Other Resources> Calculators**.
- **Long-Term Care Insurance:** [Click here](#) to learn more about long-term care insurance.



Investment Planning Resources

Review the Pension Boards' **11 Investment Fund Options** while you accumulate your retirement account.

- [Stable Value Fund](#)
- [Bond Fund](#)
- [Sustainable Balanced Fund](#)
- [Equity Fund](#)
- [Target Annuitization Date \(TAD\) Funds \(6\)](#)
- [Global Sustainability Index Fund](#)

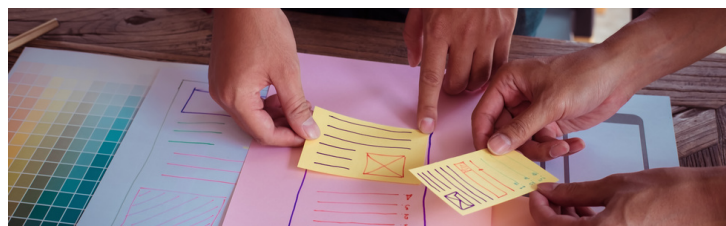


Ministerial Assistance and Other Resources

- **Pension Supplementation:** [Click here](#) to learn more about financial assistance for qualified UCC retirees.
- **Healthcare Supplementation:** [Click here](#) to learn more about financial assistance available to qualified UCC retirees enrolled in the UCC Medicare Advantage Plan w/Rx.

Ministerial Assistance and Other Resources Cont.

- **Emergency Grants:** Even before retirement, unforeseen circumstances can arise which impose hardships. For more information about the availability of emergency grants, [click here](#).
- **Christmas Fund:** Generous gifts to the **Christmas Fund for the Veterans of the Cross and the Emergency Fund** has been caring for active and retired clergy and lay employees of the United Church of Christ for over 100 years, providing emergency grants, supplementation of small annuities and health premiums, and Christmas “Thank You” gift checks each December to our lower-income retirees. [Click here](#) to learn more.
- **Council for Health and Human Service Ministries:** [Click here](#) to search a network of health and human service ministries of the United Church of Christ.



Retirement Planning Resources

- Major decisions you'll need to make when annuitizing your PBUCC retirement benefit: [Watch Decisions - Your PBUCC Retirement Plan video](#) and download the [Decisions - Your PBUCC Retirement Plan Benefit resource](#).
- Estimate your PBUCC Retirement Benefits: [Watch this video](#) to learn how to project your retirement benefits at PBUCC.
- Maximize the Gift of Time for Retirement! Start or increase your employee retirement income. [Click here to learn more](#).

Social Security Planning

- **Social Security Estimates:** [Click here](#) to estimate your Social Security Retirement benefits.
- **Are my Social Security benefits taxable?** [Click here](#) to learn more about how Social Security benefits are taxed.
- **How will I be impacted if I work while collecting Social Security Benefits?** [Click here](#) to learn about how you may be impacted if you work while collecting Social Security benefits.

Tax Planning Resources

- **2022 Clergy Tax Return Preparation Guide and Other Tax Resources:** [Click here](#) to view resources to help you with clergy tax preparation. (Note: 2023 Clergy Tax Return Preparation Guide for 2022 tax reporting will be available in Jan. 2023.)
- **EY TaxChat™ App:** optional service that connects PBUCC members with EY tax professionals in an easy-to-use online environment, making the filing of tax returns simple, fast, and reliable. [Click here](#) to learn more.